

Data Definitions

Federal Housing Finance Agency

Federal Home Loan Bank Purchased Mortgage Files

For 2018 Data Release

Effective 10/18/16

| Column | Definition |
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| 1 Year | Year Loan was reported |
| 2 Assigned ID | Unique Record ID (Not Actual Loan Number) |
| 3 Bank | Name of Federal Home Loan Bank District |
| 4 FIPStateCode | FIPS State Code |
| 5 FIPSCountyCode | FIPS County Code |
| 6 MSA | Core Based Statistical Area 99999=State/County/Tract combination is not located in a CBSA |
| 7 FeatureID | Geographic Names Information System (GNIS) Feature ID |
| 8 Tract | Census Tract |
| 9 MinPer | Census Tract Minority Percentage |
| 10 TraMedY | Census Tract Median Family Income in Whole Dollars |
| 11 LocMedY | Local Area Median Income in Whole Dollars |
| 12 TractRat | Tract Income Ratio |
| 13 Income | Total Borrower(s) Annual Income in Whole Dollars |
| 14 CurAreY | Area Median Family Income in Whole Dollars |
| 15 IncRat | Borrower Income Ratio |
| 16 UPB | Acquisition Unpaid Principal Balance in Whole Dollars |
| 17 LTV | Loan to Value Ratio at Origination |
| 18 MortDate | Year of Mortgage Note |
| 19 AcquDate | Year of Acquisition Note |
| 20 Purpose | Loan Purpose 1=purchase; 2=refinancing; 3=second mortgage; 4=new construction; 5=rehabilitation |
| 21 Coop | Cooperative Unit Mortgage 1=yes; 2=no |
| 22 Product | Product Type 01=Fixed Rate; 02=ARM; 03=Balloon; 04=GPM/GEM; 05=Reverse Annuity Mortgage; 06=other |
| 23 FedGuar | Federal Guarantee 0=no federal guarantee; 1=FHA; 2=VA; 3=FMHA-Guaranteed Rural Housing Loan; 4=HECMs; 5=Title1-FHA |
| 24 Term | Term of Mortgage at Origination in months |
| 25 AmorTerm | Amortization Term in months |
| 26 SellType | Type of Acquiring Lender Institution 1=Insured depository institution; 2=Housing Associate; 3=Insurance Company |
| 27 NumBor | Number of Borrowers |
| 28 First | First Time Home Buyer 1=yes; 2=no |

| Column | Definition |
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| 29 CICA | Code indicating whether the mortgage is on a project funded under an AHP, CIP or other CICA program. 1=AHP; 2=CIP; 3=Other CICA 9=Not Applicable; Not Purchased under AHP, CIP, or CICA |
| 30 BoRace | Borrower Race or National Origin 1=American Indian or Alaskan Native; 2=Asian; 3=Black or African American; 4=Native Hawaiian or Other Pacific Islander; 5=White; 7=Information not provided by applicant in mail or telephone application |
| 31 CoRace | Co-borrower Race or National Origin 1=American Indian or Alaskan Native; 2=Asian; 3=Black or African American; 4=Native Hawaiian or Other Pacific Islander; 5=White; 7=Information not provided by applicant in mail or telephone application; 8=No Co-Borrower |
| 32 BoSex | Borrower Sex 1=Male; 2=Female; 3=Information not provided by applicant in mail or telephone application |
| 33 CoSex | Co-Borrower Sex 1=Male; 2=Female; 3=Information not provided by applicant in mail or telephone application; 4=No Co-Borrower |
| 34 BoAge | Age of Borrower in years 99=Not provided by applicant in mail or telephone application |
| 35 CoAge | Age of Co-Borrower in years 98=No Co-Borrower; 99=Not provided by applicant in mail or telephone application |
| 36 Occup | Occupancy Code 1=Principal residence/owner-occupied; 2=second home; 3=investment property (rental) |
| 37 NumUnits | Number of Units |
| 38 Bed1 | Unit1--Number of Bedrooms 98=no non-owner-occupied dwelling units |
| 39 Bed2 | Unit2--Number of Bedrooms 98=no non-owner-occupied dwelling units |
| 40 Bed3 | Unit3--Number of Bedrooms 98=no non-owner-occupied dwelling units |
| 41 Bed4 | Unit4--Number of Bedrooms 98=no non-owner-occupied dwelling units |
| 42 Aff1 | Unit1--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no |
| 43 Aff2 | Unit2--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no |
| 44 Aff3 | Unit3--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no |

| Column | Definition |
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| 45 Aff4 | Unit4--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no |
| 46 Rent1 | Unit1-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units |
| 47 Rent2 | Unit2-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units |
| 48 Rent3 | Unit3-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units |
| 49 Rent4 | Unit4-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units |
| 50 RentUt1 | Unit1--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units |
| 51 RentUt2 | Unit2--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units |
| 52 RentUt3 | Unit3--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units |
| 53 RentUt4 | Unit4--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units |
| 54 Geog | Geographically Targeted Indicator indicating whether the property is in census tracts annually classified as underserved by HUD 1=yes; 2=no |
| 55 Rate | Interest Rate |
| 56 Amount | Loan Amount in Whole Dollars |
| 57 Front | Front-end Ratio |
| 58 Back | Back-end Ratio |
| 59 BoCreditScor | Credit Scores are separated into ranges: 1 = <620, 2 = 620 to < 660, 3 = 660 < 700, 4 = 700 < 760, 5 = 760 or greater 9=missing |
| 60 CoBoCreditScor | Credit Scores are separated into ranges: 1 = <620, 2 = 620 to < 660, 3 = 660 < 700, 4 = 700 < 760, 5 = 760 or greater, 9 = missing or no co-borrower |
| 61 PMI | Percent of the original loan balance covered by primary mortgage insurance (PMI) 0=no PMI |
| 62 Self | Self-Employed Indicator 1=yes; 2=no |
| 63 PropType | Property Type PT01=Single family detached; PT02=Deminimus PUD; PT03=Single Family Attached; PT04=Two family; PT05=Townhouse; PT06=Low-Rise Condominium; PT07=PUD; PT08=Duplex; PT09=three family; PT10=Four family; PT11=Hi-Rise condominium; PT12=Manufactured Home |
| 64 ArmIndex | ARM Index 01=11th District Cost of Funds; 02=Other Cost of Funds Index; 03=LIBOR; 04=1 year Constant Treasury Rate 99=Not an ARM |
| 65 ArmMarg | ARM Margin 99999=Not an ARM |
| 66 PrepayP | Prepayment Penalty Date 12/31/9999=No Prepayment Penalty Date |

| | Column | Definition |
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| 67 | BoEth | Borrower Ethnicity 1 -- Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by borrower in mail, Internet, or telephone application |
| 68 | Race2 | Borrower Race 2 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application |
| 69 | Race3 | Borrower Race 3 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application |
| 70 | Race4 | Borrower Race 4 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application |
| 71 | Race5 | Borrower Race 5 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application |
| 72 | CoEth | Co-Borrower Ethnicity 1 -- Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by borrower in mail, Internet, or telephone application 5 -- No Co-Borrower |
| 73 | CoRace2 | Co-Borrower Race 2 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 8 -- No Co-borrower |
| 74 | CoRace3 | Co-Borrower Race 3 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 8 -- No Co-borrower |

| Column | Definition |
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| 75 CoRace4 | Co-Borrower Race 4 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 8 -- No Co-borrower |
| 76 CoRace5 | Co-Borrower Race 5 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 8 -- No Co-borrower |
| 77 HOEPA | Home Ownership and Equity Protection Act (HOEPA) Status 1 – Subject to HOEPA 2- Not subject to HOEPA |
| 78 LienStatus | Lien Status 1 – Secured by first lien 2 – Secured by a subordinate lien 3 – Not secured by a lien 4 – Not Applicable (ie purchased loans) |
| 79 SpcHsgGoals | Special Housing Goals Loan 1 – Yes 2 – No |
| 80 FedFinStbltyPlan | Federal Financial Stability Plan 1 – Yes 2 – No |
| 81 AcqTyp | Acquisition Type 1 - Cash 2 - SWAP 3 - Other 4 - Credit Enhancement 5 - Bond or Debt Purchase 6 - REMIC 7 - Reinsurance 8 - Risk Sharing 9 - REIT |
| 82 GSEREO | GSE Real Estate Owned 1 – Yes 2 – No |