



Enterprise Public Use Database Data Dictionary

Data Release of 2025 Acquisitions

Updated: September 24, 2026

Tab Name	Title	Subtitle	Description
SF NFB	Single-Family Properties	National File B	The “National File B” contains unit-level data on all single-family (1-4 unit) properties, including renter-occupied 1-unit properties.
SF NFC	Single-Family High-Cost Securitized Mortgages	National File C	The “National File C” contains mortgage-level data on all high-cost 1st lien mortgages purchased and securitized by the Enterprises during the calendar year. A Portfolio Flag is provided to indicate whether a security backed by the high-cost mortgage is held on the Enterprise’s portfolio at year-end. A “high-cost mortgage” is defined as any mortgage with a rate spread reported in accordance with applicable HMDA reporting requirements. See 76 Fed. Reg. 60031 (Sept. 28, 2011), https://www.govinfo.gov/content/pkg/FR-2011-09-28/pdf/2011-24791.pdf .
SF CTF	Single-Family Properties	Census Tract File	The “Census Tract File” contains mortgage-level data on all single-family (1-4 unit) properties. Beginning with the 2018 release, additional fields 40-57 are sourced from FHFA and based on available Enterprise data unless otherwise indicated, as described in 85 Fed. Reg. 34196 (June 3, 2020), see https://www.govinfo.gov/content/pkg/FR-2020-06-03/pdf/2020-11819.pdf .
MF NFP	Multifamily Properties	National File Property Level	The “National File” consists of two parts: this part contains property-level data for all multifamily properties. Property and unit class records are linked by the “Record Number” field.
MF NFU	Multifamily Properties	National File Unit Class Level	The “National File” consists of two parts: this part consists of unit class-level data for all multifamily properties. Property and unit class records are linked by the “Record Number” field.
MF CTF	Multifamily Properties	Census Tract File	The “Census Tract File” contains property-level data on all multifamily properties. Beginning with the 2018 release, additional fields 17-30 are sourced from FHFA and based on available Enterprise data unless otherwise indicated, as described in 85 Fed. Reg. 34196 (June 3, 2020), see https://www.govinfo.gov/content/pkg/FR-2020-06-03/pdf/2020-11819.pdf .

Note: Data are available at <https://www.fhfa.gov/data/pudb> in CSV format. CSV format files have header rows.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
1	4	year_acq	Acquisition Year	2025	Tagged as [YEAR] in documentation.
2	4	year_census	Census Year	2020	Tagged as [CYEAR] in documentation.
3	1	enterprise	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
4	8	record_num_sf_nfb	Record Number	Starts at 10,000,001 for Fannie Mae and 20,000,001 for Freddie Mac	Sequential numerical identifier for the unit not related to the record number in the Census Tract File or the other National Files.
5	1	metro	Metropolitan Statistical Area (MSA) Code	1 = Metropolitan area 0 = Non-metropolitan area	Location of the property based on the MSA definitions in effect on January 1, [YEAR].
6	1	tract_minority_cat	[CYEAR] Census Tract - Percent Minority	1 = >=0, <10% 2 = >=10, <30% 3 = >=30, <=100% 9 = Not available	The percentage of the census tract's population that is classified as belonging to a minority group, based on the [CYEAR] decennial census. See definition of <i>Minority</i> in 12 CFR 1282.1.
7	1	tract_income_cat	Tract Income Ratio	1 = >0, <=80% 2 = >80, <=120% 3 = >120% 9 = Not available	The ratio of the [CYEAR] census tract median income to the local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the single-family low-income areas housing goal. See definition of <i>Families in low-income areas</i> in 12 CFR 1282.1.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
8	1	income_cat	Borrower Income Ratio or Rent Affordability Category	1 = >= 0, <=50% 2 = >50, <=80% 3 = >80% 9 = Not available	For owner-occupied units, the ratio of the borrower's (or borrowers') annual income to the area median family income for the reporting year. This is the ratio used to determine whether borrower's (or borrowers') income qualifies for an income-based housing goal. This is the ratio defined at 12 CFR 1282.15(b)(1) for owner-occupied units. For rental units, the rent affordability category (extremely low, very low, low, moderate, or other) is based on the ratio of annualized rent to area median family income in accordance with 12 CFR 1282.15(d), given the number of bedrooms in the unit. Units classified as "extremely low" or "very low" are coded 1; units classified as "low" are coded 2; higher-rent units are coded 3.
9	1	same_year_acq	Date of Mortgage Note	1 = Originated in same calendar year as acquired 2 = Originated prior to calendar year of acquisition 9 = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
10	1	purpose_sf_nfb	Purpose of Loan	1 = Purchase* 2 = Refinancing (all types) 3 = Second mortgage 4 = Home Improvement/Rehabilitation 9 = Not available/Other	Purpose of loan reported by the Enterprise. FHA Title 1 loans (see field fed_guarantee_sf_nfb) are coded as "9". * Purchases include subordinate liens and home improvement/rehabilitation loans that are associated with a home purchase.
11	1	fed_guarantee_sf_nfb	Federal Guarantee	1 = FHA/VA 2 = Rural Housing Service (RHS) - guaranteed rural housing loan* 3 = Home Equity Conversion Mortgage (HECM) 4 = No Federal Guarantee (i.e., Conventional) 5 = Title 1 – FHA	*Also includes other federally guaranteed loans.
12	1	seller_type	Type of Seller Institution	1 = Mortgage company 6 = Deposit Insurance Fund (DIF) 7 = Credit union insured by the National Credit Union Administration (NCUA) 9 = Not available/Other	The type of seller that sold the mortgage to the Enterprise; this is not necessarily the originating lender. The SAIF and BIF were merged in 2006 to form the Deposit Insurance Fund (DIF), see https://www.fdic.gov/news/financial-institution-letters/2006/fil06036.html .

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
13	1	race_ethnicity_borr	Borrower Race or National Origin, and Ethnicity	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = Two or more races 7 = Hispanic or Latino 9 = Not applicable/Not available	Categories 1-7 consolidate information on borrower race and ethnicity reported by the Enterprise. Categories 1 through 6 include only borrowers not identified as Hispanic or Latino. Categories 1-5 include non-Hispanic or Latino borrowers identifying only one race category. Category 6 includes non-Hispanic or Latino borrowers identifying two or more races. Category 7 includes borrowers identified as Hispanic or Latino, of any race. Category 9 includes mortgages for which no borrower race or ethnicity is identified, originally coded as information not provided by the borrower in a mail or telephone application, not applicable, or not available.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
14	1	race_ethnicity_coborr	Co-Borrower Race or National Origin, and Ethnicity	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = Two or more races 7 = Hispanic or Latino 8 = No co-borrower 9 = Not applicable/Not available	Categories 1-7 consolidate information on co-borrower race and ethnicity reported by the Enterprise. Categories 1 through 6 include only co-borrowers not identified as Hispanic or Latino. Categories 1-5 include non-Hispanic or Latino co-borrowers identifying only one race category. Category 6 includes non-Hispanic or Latino co-borrowers identifying two or more races. Category 7 includes co-borrowers identified as Hispanic or Latino, of any race. Category 9 includes mortgages for which no co-borrower race or ethnicity is identified, originally coded as information not provided by the co-borrower in a mail or telephone application, no co-borrower, not applicable, or not available.
15	1	sex_borr	Borrower Sex	1 = Male 2 = Female 3 = Information is not provided by the borrower in a mail or telephone application 4 = Not applicable 9 = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
16	1	sex_coborr	Co-Borrower Sex	1 = Male 2 = Female 3 = Information is not provided by the co-borrower in a mail or telephone application 4 = Not applicable 5 = No co-borrower 9 = Not available	
17	1	occupancy_sf_nfb	Occupancy Code	1 = Owner-occupied unit 2 = Rental unit in an owner-occupied property 3 = Investment property (rental unit) 9 = Not available	
18	1	units_num	Number of Units	1,2,3, or 4	Total number of units in the property containing this unit.
19	1	afford_sf	Unit - Affordability Category	1 = Low-income family (but not very low-income) in a low-income area 2 = Very low-income family, in a low-income area 3 = Very low-income family, not in a low-income area 4 = Other 9 = Not available	

End of SF NFB

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
1	4	year_acq	Acquisition Year	2025	Tagged as [YEAR] in documentation.
2	4	year_census	Census Year	2020	Tagged as [CYEAR] in documentation.
3	1	enterprise	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
4	8	record_num_sf_nfc	Record Number	Starts at 10,000,001 for Fannie Mae and 20,000,001 for Freddie Mac	Sequential numerical identifier for the property not related to the record number in the Census Tract File or the other National Files.
5	1	tract_minority_cat	[CYEAR] Census Tract - Percent Minority	1 = >=0, <10% 2 = >=10, <30% 3 = >=30, <=100% 9 = Not available	The percentage of the census tract's population that is classified as belonging to a minority group, based on the [CYEAR] decennial census. See definition of <i>Minority</i> in 12 CFR 1282.1.
6	1	tract_income_cat	Tract Income Ratio	1 = >0, <=80% 2 = >80, <=120% 3 = >120% 9 = Not available	The ratio of the [CYEAR] census tract median income to the local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the single-family low-income areas housing goal. See definition of <i>Families in low-income areas</i> in 12 CFR 1282.1.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
7	1	income_cat	Borrower Income Ratio	1 = >=0, <=50% 2 = >50, <=80% 3 = >80% 9 = Not available	The ratio of the borrower's (or borrowers') annual income to the area median family income for the reporting year. This is the ratio used to determine whether the borrower's (or borrowers') income qualifies for an income-based housing goal. This is the ratio defined at 12 CFR 1282.15(b)(1) for owner-occupied units.
8	1	ltv_cat	Loan-to-Value Ratio (LTV) at Origination, or Combined LTV (CLTV) where available	1 = >0, <=60% 2 = >60, <=80% 3 = >80, <=90% 4 = >90, <=95% 5 = >95% 9 = Not available	
9	1	purpose_sf_nfc	Purpose of Loan	1 = Purchase 2 = Refinance/Other	Purpose of loan reported by the Enterprise.
10	1	fed_guarantee_sf_nfc	Federal Guarantee	1 = Conventional (No Federal Guarantee) 2 = Other	
11	1	score_cat	Credit Score	1 = Less than 620 2 = 620 - < 660 3 = 660 - < 700 4 = 700 - < 760 5 = 760 or greater 9 = Not available	In order of precedence, the credit score closest to the origination date, then that of the primary borrower, and finally the minimum score on record.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
12	1	product	Product Type	1 = Fixed-rate mortgage (FRM) 2 = Adjustable-rate mortgage (ARM) 3 = Other type of mortgage 9 = Not available	
13	9	purchase_price	Purchase Price	<Blank> = Not available	The purchase price of the property reported by the Enterprise. Where unavailable, including non-purchase mortgages, FHFA estimates the purchase price by dividing the origination UPB by the origination LTV. Values are rounded to the nearest \$1,000.
14	2	rate_orig_cat	Interest Rate at Origination	1 = Less than 4.00 2 = 4.00 - < 4.50 3 = 4.50 - < 5.00 4 = 5.00 - < 5.50 5 = 5.50 - < 6.00 6 = 6.00 - < 6.50 7 = 6.50 - < 7.00 8 = 7.00 - < 7.50 9 = 7.50 - < 8.00 10 = 8.00 or greater 99 = Not available	This is the note's interest rate at the time of origination and not the Annual Percentage Rate (APR) on which a HMDA rate spread would be based.
15	1	term_orig_cat	Term of Mortgage at Origination	1 = 30-year 2 = 15-year 3 = Other terms 9 = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
16	1	term_amort_cat	Amortization Term	1 = 30-year 2 = 15-year 3 = Other terms including non-amortizing loans 9 = Not available	
17	1	portfolio	Portfolio Flag	1 = Not held on portfolio: Indicates the security backed by the high-cost loan was sold in its entirety by the Enterprise during the calendar year and not repurchased as of year-end. 2 = Retained on portfolio: Indicates the security backed by the high-cost loan was sold in its entirety by the Enterprise during the calendar year, but that all or a portion of the security collateralized by such high-cost loan was repurchased by the Enterprise during such calendar year and held at year-end.	The mortgage's status with respect to the Enterprise's retained portfolio as of December 31, [YEAR].

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
18	6	repurchased_pct	Percent Repurchased	Example of data format: 0.8500 = 85.0%. <Blank> = Not available	The percentage of the outstanding balance of the security collateralized by the high-cost loan that the Enterprise repurchased during the calendar year and held at year-end. Where the Enterprise did not repurchase any portion of the security (portfolio flag = 1), the value will be 0. Where the Enterprise repurchased all of the security (portfolio flag = 2), the value will be 1. Where the Enterprise repurchased a portion of the security collateralized by the high-cost loan (portfolio flag = 2), the value will be the percentage of the security repurchased by the Enterprise represented as a decimal between 0 and 1.

End of SF NFC

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
1	4	year_acq	Acquisition Year	2025	Tagged as [YEAR] in documentation.
2	4	year_census	Census Year	2020	Tagged as [CYEAR] in documentation.
3	1	enterprise	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
4	8	record_num_sf_ctf	Record Number	Starts at 10,000,001 for Fannie Mae and 20,000,001 for Freddie Mac	Sequential numerical identifier for the mortgage not related to the record number in the National Files.
5	2	state_fips	US Postal State Code	See the STATE/COUNTY file for a list of State codes and names. <Blank> = Not available	Two-digit numerical American National Standards Institute (ANSI) Federal Information Processing Series (FIPS) code, with a leading zero when applicable, indicating where the property is located.
6	5	cbsa_metro_code	Metropolitan Statistical Area (MSA) Code	See the MSA file for a list of MSA codes and names. 99999 = In a non-metropolitan area <Other> = Specific metropolitan area <Blank> = Not available	Five-digit numerical code for the mortgaged property's MSA if the property is located in an MSA, based on MSA definitions in effect on January 1, [YEAR].

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
7	3	county_fips	County - [CYEAR] Census	See the STATE/COUNTY file for a list of codes and County/Parish/Borough names listed by FIPS State code. <Blank> = Not available	Three-digit numerical FIPS county code, with leading zeros when applicable, indicating where the mortgaged property is located. The transition in Connecticut from eight counties to nine planning regions occurred in the 2024 PUDB. See https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12063.pdf .
8	6	tract_fips	Census Tract - [CYEAR] Census	3-6 digits with 2 implied decimals Example of data format: 002701 = Census tract 27.01 <Blank> = Not available	The tract number as used in the [CYEAR] decennial census, with leading zeros when applicable, indicating where the mortgaged property is located.
9	6	tract_minority_pct	[CYEAR] Census Tract - Percent Minority	Example of data format: 66.95 = 66.95 % of the census tract population is minority. <Blank> = Not available	The percentage of the census tract's population that is classified as belonging to a minority group, based on the [CYEAR] decennial census. See definition of <i>Minority</i> in 12 CFR 1282.1.
10	6	tract_income_med	[CYEAR] Census Tract - Median Income	<Blank> = Not available	The [YEAR] median family income for the census tract (in whole dollars) based on [CYEAR] Census geography and the most recent American Community Survey (ACS) 5-year estimates available on January 1, [YEAR]. The values for this field are supplied by FHFA.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
11	6	ami_local	Local Area Median Income	<Blank> = Not available	The [YEAR] MSA median family income, or for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, based on [CYEAR] Census geography and the most recent ACS 5-year estimates available on January 1, [YEAR]. The values for this field are supplied by FHFA.
12	8	tract_income_ratio	Tract Income Ratio	Example of data format: 1.7500 = The tract income is 175 percent of the local area median income. <Blank> = Not available	The ratio of the [CYEAR] Census tract median income to the local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the single-family low-income areas housing goal. See definition of <i>Families in low-income areas</i> in 12 CFR 1282.1.
13	9	income_annual	Borrower's (or Borrowers') Annual Income	<Blank> = Not available	For mortgages originated prior to the year of acquisition by an Enterprise, the borrower's (or borrowers') annual income, which is reported to FHFA by the Enterprises as an origination year value, was inflated by FHFA to an acquisition year value using the ratio of the area median family income estimates (see ami_hud) for the acquisition year and origination year for the MSA or county. Values are rounded to the nearest \$1,000.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
14	6	ami_hud	Area Median Family Income ([YEAR])	<Blank> = Not available	For properties in MSAs, the MSA median family income, and for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, for the reporting year (i.e. , the year of mortgage acquisition by the Enterprise). It is based on HUD's median family income estimates as established annually for use in determining eligibility for various assisted housing programs. The values for this field are supplied by FHFA.
15	8	income_ratio	Borrower Income Ratio	<Blank> = Not available Example of data format: 0.5811 = The borrower(s) annual income is 58.11 % of the area median family income.	The ratio of the borrower's (or borrowers') annual income to the area median family income for the reporting year. This is the ratio used to determine whether borrower's (or borrowers') income qualifies for an income-based housing goal. This is the ratio defined at 12 CFR 1282.15(b)(1) for owner-occupied units.
16	9	upb_acq	Acquisition Unpaid Principal Balance (UPB)	<Blank> = Not available	The UPB when the Enterprise acquired the mortgage. The UPB is reported as the midpoint for the \$10,000 interval into which the reported value falls to conform with CFPB Privacy Guidance since 2018.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
17	1	purpose_ctf	Purpose of Loan	1 = Purchase* 2 = Refinancing (not cash-out or unknown type of refi) 4 = Home Improvement/Rehabilitation 7 = Refinancing (cash-out) 9 = Not available/Other	Purpose of loan reported by the Enterprise. * Purchases include subordinate liens and home improvement/rehabilitation loans that are associated with a home purchase.
18	1	fed_guarantee_ctf	Federal Guarantee	1 = Conventional/Other 2 = FHA-insured* 3 = VA-guaranteed 4 = FSA/RHS-guaranteed	*Includes FHA HECM and Title 1 loans.
19	2	borr_num	Number of Borrowers	<Blank> = Not available	
20	1	fthb	First-Time Home Buyer	1 = Yes 2 = No 9 = Not available	
21	1	race1_borr, race2_borr, race3_borr, race4_borr, race5_borr	Borrower Race	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 a mail, internet, or telephone application 7 = Not applicable 9 = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
22	1	ethnicity_borr	Borrower Ethnicity	1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = Information not provided by borrower in a mail, internet, or telephone application 4 = Not applicable 9 = Not available	
23	1	race1_coborr, race2_coborr, race3_coborr, race4_coborr, race5_coborr	Co-Borrower Race or National Origin 1-5	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 co-borrower in a mail, internet, or telephone application 7 = Not applicable 8 = No co-borrower 9 = Not available	
24	1	ethnicity_coborr	Co-Borrower Ethnicity	1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = Information not provided by co-borrower in a mail, internet, or telephone application 4 = Not applicable 5 = No co-borrower 9 = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
25	1	sex_borr	Borrower Sex	1 = Male 2 = Female 3 = Information is not provided by the borrower in a mail or telephone application 4 = Not applicable 9 = Not available	
26	1	sex_coborr	Co-Borrower Sex	1 = Male 2 = Female 3 = Information is not provided by the co-borrower in a mail or telephone application 4 = Not applicable 5 = No co-borrower 9 = Not available	
27	1	age_borr_cat	Age of Borrower	1 = Under 25 years old 2 = 25 to 34 years old 3 = 35 to 44 years old 4 = 45 to 54 years old 5 = 55 to 64 years old 6 = 65 to 74 years old 7 = Over 74 years old 9 = Not available	Bucketing aligns with the disclosure of Borrower Age in the public HMDA dataset to conform with CFPB Privacy Guidance since 2018.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
28	1	age_coborr_cat	Age of Co-Borrower	1 = Under 25 years old 2 = 25 to 34 years old 3 = 35 to 44 years old 4 = 45 to 54 years old 5 = 55 to 64 years old 6 = 65 to 74 years old 7 = Over 74 years old 8 = No co-borrower 9 = Not available	Bucketing aligns with the disclosure of Co-Borrower Age in the public HMDA dataset to conform with CFPB Privacy Guidance since 2018.
29	1	occupancy_sf_ctf	Occupancy Code	1 = Principal residence/Owner-occupied property 2 = Second home 3 = Investment property 9 = Not available	
30	5	rate_spread	Rate Spread	<Blank> = Not applicable, Not available, Not reported, or < 1.50 if a first lien (or < 3.50 if a subordinate lien) Actual values >= 1.50 (or >= 3.50 respectively) Example of data format: 3.10 = APR is 3.10 percent above the applicable Average Prime Offer Rate (APOR).	The spread (difference) between the annual percentage rate (APR) and a survey-based estimate of APRs currently offered on prime mortgage loans, i.e., the APOR, of a comparable type. See http://www.ffiec.gov/ratespread/newcalc.aspx and https://ffiec.cfpb.gov/tools/rate-spread for details.
31	1	hoepa	HOEPA Status	1 = Yes 2 = No 9 = Not applicable/Not available	Whether the loan is covered by section 103(bb) of the Home Ownership and Equity Protection Act (HOEPA) (15 U.S.C. 1602(bb)), as implemented by the Bureau of Consumer Financial Protection.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
32	1	property_type	Property Type	1 = One to four-family (other than manufactured housing) 2 = Manufactured housing 9 = Not available	HMDA "Construction Method"
33	1	lien_status	Lien Status	1 = Secured by a first lien 2 = Secured by a subordinate lien 3 = Not secured by a lien 9 = Not available	
34	1	age_borr_62_cat	Borrower Age 62 or older	1 = Yes (62 or older) 0 = No 9 = Not available	
35	1	age_coborr_62_cat	Co-Borrower Age 62 or older	1 = Yes (62 or older) 0 = No 8 = No co-borrower 9 = Not available	
36	6	ltv	Loan-to-Value Ratio (LTV) at Origination, or Combined LTV (CLTV) where available	<Blank> = Not available	
37	1	same_year_acq	Date of Mortgage Note	1 = Originated in same calendar year as acquired 2 = Originated prior to calendar year of acquisition 9 = Not available	
38	3	term_orig	Term of Mortgage at Origination	<Blank> = Not available	Months
39	1	units_num	Number of Units	1, 2, 3, or 4	
40	6	rate_orig	Interest Rate at Origination	<Blank> = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
41	9	upb_orig	Note Amount	<Blank> = Not available	Note amount is reported as the midpoint for the \$10,000 interval into which the reported value falls to conform with CFPB Privacy Guidance since 2018.
42	1	preapproval	Preapproval	1 = Preapproval requested 2 = Preapproval not requested 9 = Not available	
43	1	channel_apply	Application Channel	1 = ULDD Retail Origination 2 = ULDD Broker Origination 3 = Other 9 = Not available	
44	1	aus	Automated Underwriting System (AUS) Name	1 = Desktop Underwriter (DU) 2 = Loan Prospector (LP) or Loan Product Advisor (LPA) 3 = Technology Open to Approved Lenders (TOTAL) Scorecard 4 = Guaranteed Underwriting System (GUS) 5 = Other 6 = Not applicable or AUS not used 9 = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
45	2	score_borr_model	Credit Score Model - Borrower	1 = Equifax Beacon 5.0 2 = Experian Fair Isaac 3 = FICO Risk Score Classic 04 4 = FICO Risk Score Classic 98 5 = VantageScore 2.0 6 = VantageScore 3.0 7 = More than one credit scoring model 8 = Other credit scoring model 11 = FICO Score 9 12 = FICO Score 8 13 = FICO Score 10 14 = FICO Score 10T 15 = VantageScore 4.0 99 = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
46	2	score_coborr_model	Credit Score Model - Co-Borrower	1 = Equifax Beacon 5.0 2 = Experian Fair Isaac 3 = FICO Risk Score Classic 04 4 = FICO Risk Score Classic 98 5 = VantageScore 2.0 6 = VantageScore 3.0 7 = More than one credit scoring model 8 = Other credit scoring model 10 = No co-borrower 11 = FICO Score 9 12 = FICO Score 8 13 = FICO Score 10 14 = FICO Score 10T 15 = VantageScore 4.0 99 = Not available	
47	2	dti_cat	Debt-to-Income (DTI) Ratio	10 = Less than 20 percent 20 = 20 to less than 30 percent 30 = 30 to less than 36 percent Actual value = 36 to 49 percent 50 = 50 to 60 percent 60 = Greater than 60 percent 99 = Not available	
48	6	points	Discount Points	<Blank> = Not applicable/Not available	Discount points is reported as dollars.
49	3	period_intro_rate	Introductory Rate Period	<Blank> = Not applicable/Not available	Months

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
50	1	mh_land_interest	Manufactured Home – Land Property Interest	1 = Direct ownership 2 = Indirect ownership 3 = Leasehold or ground rent 5 = Not applicable 9 = Not available	
51	9	property_value	Property Value	<Blank> = Not available	Property value is reported as the midpoint for the \$10,000 interval into which the reported value falls.
52	1	tract_rural	Rural Census Tract	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
53	1	county_lower_ms_delta	Lower Mississippi Delta County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
54	1	county_mid_appalachia	Middle Appalachia County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
55	1	county_persistent_poverty	Persistent Poverty County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
56	1	area_concentrated_poverty	Area of Concentrated Poverty	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
57	1	area_high_opp	High Opportunity Area	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
58	1	tract_colonias	Colonias Tract	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.

End of SF CTF

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
1	4	year_acq	Acquisition Year	2025	Tagged as [YEAR] in documentation.
2	4	year_census	Census Year	2020	Tagged as [CYEAR] in documentation.
3	1	enterprise	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
4	8	record_num_mf_nf	Record Number	Starts at 10,000,001 for Fannie Mae and 20,000,001 for Freddie Mac	Sequential numerical identifier for the property not related to the record number in the Census Tract File but matching the record number in each associated multifamily National File unit class record.
5	1	tract_minority_cat	[CYEAR] Census Tract - Percent Minority	1 = >=0, <10% 2 = >=10, <30% 3 = >=30, <=100% 9 = Not available	The percentage of the census tract's population that is classified as belonging to a minority group, based on the [CYEAR] decennial census. See definition of <i>Minority</i> in 12 CFR 1282..
6	1	tract_income_cat	Tract Income Ratio	1 = >0, <=80% 2 = >80, <=120% 3 = >120% 9 = Not available	The ratio of the [CYEAR] census tract median income to the local area median income. This field is not required for calculating performance for the multifamily housing goal or subgoal. It is provided here for informational purposes.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
7	1	afford_mf	Affordability Category	1 = >=20% of the units in the property are affordable at or below 50% of Area Median Income (AMI), and <40% are affordable at or below 60% AMI 2 = <20% and >=40% 3 = >=20% and >=40% 4 = <20% and <40% 7 = Not eligible 9 = Not available	
8	1	same_year_acq	Date of Mortgage Note	1 = Originated in same year as acquired 2 = Originated prior to calendar year of acquisition 9 = Not available	
9	1	purpose_mf_nf	Purpose of Loan	1 = Purchase 2 = Refinancing (all types) 3 = New construction 4 = Home Improvement/Rehabilitation 9 = Not available/Other	Purpose of loan reported by the Enterprise.
10	1	seller_type	Type of Seller Institution	1 = Mortgage Company 6 = Deposit Insurance Fund (DIF) 7 = Credit union insured by the National Credit Union Administration (NCUA) 9 = Not available/Other	The type of seller that sold the mortgage to the Enterprise; this is not necessarily the originating lender. The SAIF and BIF were merged in 2006 to form the Deposit Insurance Fund (DIF), see https://www.fdic.gov/news/financial-institution-letters/2006/fil06036.html .

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
11	1	fed_guarantee_mf_nf	Federal Guarantee	1 = Yes (has some type of Federal Guarantee) 2 = No 3 = FHA Risk Sharing 9 = Not available	
12	1	units_num_cat	Total Number of Units	1 = 5 to 24 units 2 = 25 to 50 3 = 51 to 99 4 = 100 to 149 5 = Over 149 9 = Not available	The PUDB binning differs from the CFPB bins for the HMDA dataset (25-49 and 50-99) in order to allow alignment with FHFA's regulatory definition of "small multifamily property" as "at least 5 dwelling units but no more than 50 dwelling units" in 12 CFR 1282.1.

End of MF NFP

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
1	4	year_acq	Acquisition Year	2025	Tagged as [YEAR] in documentation.
2	4	year_census	Census Year	2020	Tagged as [CYEAR] in documentation.
3	1	enterprise	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
4	8	record_num_mf_nf	Record Number	Starts at 10,000,001 for Fannie Mae and 20,000,001 for Freddie Mac	Sequential numerical identifier matching the record number in the associated multifamily National File property record. More than one unit class record bearing the same record number will generally be present, corresponding to the different unit types for which the Enterprise reported information for the mortgage. Each “unit type” is defined by a particular number of bedrooms (0, 1, 2, ...) and actual or average rent for the units of that type. Unit types are defined by the Enterprises for each multifamily property. Each individual unit may be reported as a single unit class record, one for each unit in the property.
5	1	type_bed_num	Unit Type XX-Number of Bedrooms	1 = 0-1 bedroom 2 = 2 or more bedrooms	
6	6	type_units_num	Unit Type XX-Number of Units	Example of data format: 16.0 = this record represents 16.0 units with the same number of bedrooms and affordability level	Number of units (unadjusted for REMIC weights and participations) of this unit type. Fractional units may occur when affordability is estimated as described in 12 CFR 1282.15(e)

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
7	1	type_afford_cat	Unit Type XX-Affordability Level	1 = >=0, <=50% 2 = >50, <=60% 3 = >60, <=80% 4 = >80, <=100% 5 = >100% 9 = Not available	Code = 1 identifies units for which the rent is in the “extremely low” and “very low income” ranges; codes = 2 and 3 “low income”; code = 4, “moderate income”; and code = 5, above area median income.
8	1	type_tenant_inc_basis	Unit Type XX-Tenant Income Indicator	1 = Yes 0 = No/Not available	Code = 1 identifies units where the Enterprise indicated that the affordability level (field type_afford_cat) was determined based on tenant income information. If the Enterprise did not so indicate, field type_tenant_inc_basis is coded 0.

End of MF NFU

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
1	4	year_acq	Acquisition Year	2025	Tagged as [YEAR] in documentation.
2	4	year_census	Census Year	2020	Tagged as [CYEAR] in documentation.
3	1	enterprise	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
4	8	record_num_mf_ctf	Record Number	Starts at 10,000,001 for Fannie Mae and 20,000,001 for Freddie Mac	Sequential numerical identifier for the property not related to the record number in the multifamily National Files.
5	2	state_fips	US Postal State Code	See the STATE/COUNTY file for a list of State codes and names. <Blank> = Not available	Two-digit numerical American National Standards Institute (ANSI) Added In 2018 Federal Information Processing Series (FIPS) code, with a leading zero when applicable, indicating where the property is located.
6	5	cbsa_metro_code	Metropolitan Statistical Area (MSA) Code	See the MSA file for a list of MSA codes and names. <Blank> = Not available 99999 = In a non-metropolitan area Other = specific metropolitan area	Five-digit numerical code for the property's MSA if the property is located in an MSA, based on MSA definitions in effect on January 1, [YEAR]

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
7	3	county_fips	County - [CYEAR] Census	See the STATE/COUNTY file for a list of codes and County/Parish/Borough names listed by FIPS state code. <Blank> = Not available	Three-digit numerical FIPS county code, with leading zeros when applicable, indicating where the property is located. The transition in Connecticut from eight counties to nine planning regions occurred in the 2024 PUDB. See https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12063.pdf .
8	6	tract_fips	Census Tract - [CYEAR] Census	3-6 digits with 2 implied decimals Example of data format: 002701=Census tract 27.01 <Blank> = Not available	The tract number as used in the [CYEAR] decennial census, with leading zeros when applicable, indicating where the property is located.
9	6	tract_minority_pct	[CYEAR] Census Tract - Percent Minority	Example of data format: 66.95 = 66.95 percent of the census tract population is minority. <Blank> = Not available	The percentage of the census tract's population that is classified as belonging to a minority group, based on the [CYEAR] decennial census. See definition of Minority in 12 CFR 1282.1.
10	6	tract_income_med	[CYEAR] Census Tract - Median Income	<Blank> = Not available	The [YEAR] median family income for the census tract (in whole dollars) based on [CYEAR] Census geography and the most recent American Community Survey (ACS) 5-year estimates available on January 1, [YEAR]. The values for this field are supplied by FHFA.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
11	6	ami_local	Local Area Median Income	<Blank> = Not available	The [YEAR] MSA median family income, or for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, based on [CYEAR] Census geography and the most recent ACS 5-year estimates available on January 1, [YEAR]. The values for this field are supplied by FHFA.
12	8	tract_income_ratio	Tract Income Ratio	Example of data format: 1.7500 = The tract income is 175 percent of the local area median income. <Blank> = Not available	The ratio of the 2020 census tract median income to the local area median income. This field is not required for calculating performance for the multifamily housing goal or subgoal. It is provided here for informational purposes.
13	6	ami_hud	Area Median Family Income [YEAR]	<Blank> = Not available	For properties in MSAs, the MSA median family income, and for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, for the reporting year (<i>i.e.</i> , the year of mortgage acquisition by the Enterprise). It is based on HUD's median family income estimates as established annually for use in determining eligibility for various assisted housing programs. The values for this field are supplied by FHFA.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
14	9	upb_acq	Acquisition Unpaid Principal Balance (UPB)	<Blank> = Not available	The UPB when the Enterprise acquired the mortgage. The UPB is reported as the midpoint for the \$10,000 interval into which the reported value falls to conform with CFPB Privacy Guidance since 2018.
15	1	purpose_ctf	Purpose of Loan	1 = Purchase 2 = Refinancing (not cash-out or unknown type of refi) 4 = Home Improvement/Rehabilitation 7 = Refinancing (cash-out) 9 = Not applicable/Not available/Other	Purpose of loan reported by the Enterprise.
16	1.0	seller_type	Type of Seller Institution	1 = Mortgage company 6 = Deposit Insurance Fund (DIF) 7 = Credit union insured by the National Credit Union Administration (NCUA) 9 = Not available/Other	The type of seller that sold the mortgage to the Enterprise; this is not necessarily the originating lender. The SAIF and BIF were merged in 2006 to form the Deposit Insurance Fund (DIF), see https://www.fdic.gov/news/financial-institution-letters/2006/fil06036.html .
17	1	fed_guarantee_ctf	Federal Guarantee	1 = Conventional/Other 2 = FHA-insured 3 = VA-guaranteed 4 = FSA/RHS-guaranteed	
18	1	lien_status	Lien Status	1 = Secured by a first lien 2 = Secured by a subordinate lien 3 = Not secured by a lien 9 = Not available	

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
19	6	ltv	Loan-to-Value Ratio (LTV) at Origination, or Combined LTV (CLTV) where available	<Blank> = Not available	
20	1	same_year_acq	Date of Mortgage Note	1 = Originated in same calendar year as acquired 2 = Originated prior to calendar year of acquisition 9 = Not available	
21	3	term_orig	Term of Mortgage at Origination	<Blank> = Not available	Months
22	1	units_num_cat	Number of Units	1 = 5 to 24 units 2 = 25 to 50 3 = 51 to 99 4 = 100 to 149 5 = over 149 9 = Not available	The PUDB binning differs from the CFPB bins for the HMDA dataset (25-49 and 50-99) in order to allow alignment with FHFA's regulatory definition of "small multifamily property" as "at least 5 dwelling units but no more than 50 dwelling units" in 12 CFR 1282.1.
23	6	rate_orig	Interest Rate at Origination	<Blank> = Not available	
24	9	upb_orig	Note Amount	<Blank> = Not available	Note amount is reported as the midpoint for the \$10,000 interval into which the reported value falls to conform with CFPB Privacy Guidance since 2018.
25	9	property_value	Property Value	<Blank> = Not available	Property value is reported as the midpoint for the \$10,000 interval into which the reported value falls to conform with CFPB Privacy Guidance since 2018.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
26	3	term_prepay_penalty	Prepayment Penalty Term	<Blank> = Not available	Months
27	1	balloon	Non-fully Amortizing Feature - Balloon	1 = Balloon payment 9 = Not available	
28	1	io	Non-fully Amortizing Feature – Interest-only	1 = Interest-only payments 9 = Not available	
29	1	neg_am	Non-fully Amortizing Feature – Negative Amortization	1 = Negative Amortization 9 = Not available	
30	1	non_amort_other	Non-fully Amortizing Feature - Other	1 = Other non-fully amortizing features 9 = Not available	
31	3	afford_units_pct	Multifamily Affordable Units - Percent	<Blank> = Not available	Percentage of units relative to the total units in the property that are income-restricted pursuant to Federal, State, or local affordable housing programs.
32	1	construct_method	Construction Method	1 = Site-built 2 = Manufactured home park/community 9 = Not available	
33	1	tract_rural	Rural Census Tract	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
34	1	county_lower_ms_delta	Lower Mississippi Delta County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.

Field #	Field Width	Header Name	Field Name	Values	Description / Comments
35	1	county_mid_appalachia	Middle Appalachia County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
36	1	county_persistent_poverty	Persistent Poverty County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
37	1	area_concentrated_poverty	Area of Concentrated Poverty	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
38	1	area_high_opp	High Opportunity Area	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
39	1	tract_colonias	Colonias Tract	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.

End of MF CTF