# Enterprise Public Use Database Data Dictionary

## Single-Family Properties

## NATIONAL FILE B

Release of 2008 Data

Federal Housing Finance Agency

**Enterprise Public Use Database**
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The "National File B" contains unit-level data on all single-family (1-4 unit) properties, including renter-occupied 1-unit properties.
Note: Fields are separated by one blank space.

| Field # | Field Width | Field Name | Values | Description / Comments |
|---|---|---|---|---|
| 1 | 1 | Enterprise Flag | 1 = Fannie Mae<br>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. |
| 2 | 7 | Record Number | | Sequential numerical identifier for unit not related to the record number in National File A or the Census Tract File. |
| 3 | 1 | Metropolitan Statistical Area (MSA) Code | 1 = metropolitan area<br>0 = non-metropolitan area | Location of the property based on the MSA definitions in effect on January 1, 2008. |
| 4 | 1 | 2000 Census Tract - Percent Minority | 1 =  0 - <10%<br>2 = 10 - <30%<br>3 = 30 - 100%<br>9 = Missing | The percentage of the census tract's population that is classified as belonging to a minority group, based on the 2000 decennial census. |
| 5 | 1 | Tract Income Ratio | 1 =   0 - 80%<br>2 = >80 - 120%<br>3 = >120%<br>9 = Missing | The ratio of the 2000 census tract median income to the 2000 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 special affordable housing goal. (See definition of *low-income area* in 24 CFR 81.2; see also 24 CFR 81.15(f)(1).) |

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| Field # | Field Width | Field Name | Values | Description / Comments |
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| 6 | 1 | Borrower Income Ratio or Rent Affordability Category | 1 =   0 - <=60%<br>2 = >60 - <=100%<br>3 = >100%<br>9 = Not applicable | 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) income qualifies as very low, low or moderate for purposes of the low- and moderate-income and special affordable housing goals. (This is the ratio defined at 24 CFR 81.15(d) for owner-occupied units. See also 24 CFR 81.15(f)(1).)<br><br>For rental units, the rent affordability category (especially low, very low, low, moderate, or other), based on the ratio of annualized rent to area median family income in accordance with 24 CFR 81.15(e) and 24 CFR 81.17-19, given the number of bedrooms in the unit. Units classified as "especially low" or "very low" are coded 1; units classified as "low" or "moderate" are coded 2; higher-rent units are coded 3. |
| 7 | 1 | Date of Mortgage Note | 1 = Originated in same calendar year as acquired<br>2 = Originated prior to calendar year of acquisition<br>9 = Missing | |
| 8 | 1 | Purpose of Loan | 1 = Purchase*<br>2 = Refinancing<br>3 = Second mortgage<br>4 = Home Improvement/Rehabilitation<br>9 = Not applicable/not available | Purpose of loan reported by the Enterprise. FHA Title 1 loans (see field #9) are coded as "9".  * Purchases include subordinate liens and home improvement/rehabilitation loans that are associated with a home purchase. |
| 9 | 1 | Federal Guarantee | 1 = FHA/VA<br>2 = Rural Housing Service (RHS) - guaranteed rural housing loan*<br>3 = Home Equity Conversion Mortgage (HECM)<br>4 = No Federal guarantee (*i.e.*, Conventional)<br>5 = Title 1 – FHA |  *Also includes other federally guaranteed loans. |

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| 10 | 1 | Type of Seller Institution | 1 = Mortgage company<br>2 = Savings Association Insurance Fund (SAIF)-insured depository institution<br>3 = Bank Insurance Fund (BIF)-insured depository institution<br>4 = Credit union insured by the National Credit Union Administration (NCUA)<br>5 = Other/Unknown | The type of seller that sold the mortgage to the Enterprise; this is not necessarily the originating lender. |
| 11 | 1 | Borrower Race or National Origin, and Ethnicity | 1 = American Indian or Alaska Native<br>2 = Asian<br>3 = Black or African American<br>4 = Native Hawaiian or Other Pacific Islander<br>5 = White<br>6 = Two or more races<br>7 = Hispanic or Latino<br>9 = Not available/not applicable | 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. |
| 12 | 1 | Co-Borrower Race or National Origin, and Ethnicity | 1 = American Indian or Alaska Native<br>2 = Asian<br>3 = Black or African American<br>4 = Native Hawaiian or Other Pacific Islander<br>5 = White<br>6 = Two or more races<br>7 = Hispanic or Latino<br>9 = Not available/not applicable | 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. |

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| 13 | 1 | Borrower Gender | 1 = Male<br>2 = Female<br>3 = information is not provided by the borrower in a mail or telephone application<br>4 = not applicable<br>9 = Missing | |
| 14 | 1 | Co-Borrower Gender | 1 = Male<br>2 = Female<br>3 = information is not provided by the co-borrower in a mail or telephone application<br>4 = not applicable<br>9 = Missing | |
| 15 | 1 | Occupancy Code | 1 = Owner-occupied<br>2 = Rental unit in an owner-occupied property<br>3 = Investment property (rental)<br>9 = Not available | |
| 16 | 1 | Number of Units | 1,2,3, or 4 | Total number of units in property containing this unit. |
| 17 | 1 | Unit - Owner Occupied | 1 = Yes<br>2 = No | |
| 18 | 1 | Unit - Affordability Category | 1 = Low-income family (but not very low-income) in a low-income area<br>2 = Very low-income family, in a low-income area<br>3 = Very low-income family, not in a low-income area<br>4 = Other<br>9 = Not available<br>0 = Missing | Values 1, 2, and 3 designate conditions under which unpaid mortgage principal balance associated with a unit in a single-family property qualified to be counted toward the Special Affordable Housing Goal based on the goal definition at 24 CFR 81.14(c), the definitions of *low-income* and *very-low-income* in 24 CFR 81.2, and the specification of *area* at 24 CFR 81.15(f)(1). |

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| 19 | 1 | Underserved Areas Indicator | 1 = Yes<br>2 = No<br>9 = Not Applicable | Flag identifying whether a unit is located in an area defined to be underserved. See definition of *underserved area* in 24 CFR 81.2. The unit may or may not count toward the Underserved Areas goal depending on other counting provisions. (See 24 CFR 81.15-16.) |