Enterprise Public Use Database Data Dictionary

Single-Family High-Cost Securitized Mortgages
NATIONAL FILE C

Release of 2010 Data

Federal Housing Finance Agency

RELEASE OF 2010 DATA

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).

Note: Fields are separated by one blank space.

Field #	Field Width	Field Name	Values	Description / Comments
1	1	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.
2	7	Record Number		Sequential numerical identifier for property not related to the record number in the Census Tract File or other National Files.
3	1	2000 Census Tract - Percent Minority	1 = >=0, <10% 2 = >=10, <30% 3 = >=30, <=100% 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.
4	1	Tract Income Ratio	1 = >0, <=80% 2 = >80, <=120% 3 = >120% 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 single-family low-income areas housing goal. See definition of *Families in low-income areas* in 12 CFR 1282.1.
5	1	Borrower Income Ratio	1 = >=0, <=50% 2 = >50, <=80% 3 = >80% 9 = Not applicable	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.
6	1	Loan-to-Value Ratio (LTV) at Origination, or Combined LTV where available	1 = >0, <=60% 2 = >60, <=80% 3 = >80, <=90% 4 = >90, <=95% 5 = >95% 9 = Missing	Combined LTV (or CLTV) when a subordinate lien is known to the Enterprise.

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Field #	Field Width	Field Name	Values	Description / Comments
7	1	Purpose of Loan	1 = Purchase 2 = Refinance/Other	Purpose of loan reported by the Enterprise.
8	1	Federal Guarantee	1 = Conventional 2 = Other	
9	1	Credit Score	1 = less than 620 2 = 620 - < 660 3 = 660 - < 700 4 = 700 - < 760 5 = 760 or greater 9 = Missing	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.
10	1	Product Type	1 = Fixed-rate mortgage (FRM) 2 = Adjustable rate mortgage (ARM) 3 = Other type of mortgage 9 = Missing	
11	9	Purchase Price	999999999 = Missing	The purchase price of the property reported by the Enterprise. Where unavailable, FHFA estimates the purchase price by dividing the origination UPB by the origination LTV. Values are rounded to the nearest $1,000.
12	2	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 = Missing	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.

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Field #	Field Width	Field Name	Values	Description / Comments
13	1	Term of Mortgage at Origination	1 = 30-year 2 = 15-year 3 = Other terms 9 = Missing	
14	1	Amortization Term	1 = 30-year 2 = 15-year 3 = Other terms including non-amortizing loans 9 = Missing	
15	1	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, 2010.
16	6	Percent Repurchased	Example of data format: 0.8500 = 85.0%. 9999.0 = 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.

References to 12 CFR part 1282 are described in 75 Fed. Reg. 55892 (Sept. 14, 2010).