

**Enterprise Public Use Database Data Dictionary**

**Single-Family High-Cost Securitized Mortgages  
NATIONAL FILE C**

Release of 2019 Data

Federal Housing Finance Agency

**Enterprise Public Use Database  
Single-Family High-Cost Securitized Mortgages  
National File C**

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The “National File C” contains mortgage-level data on all high-cost 1<sup>st</sup> 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>.

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 the property not related to the record number in the Census Tract File or the other National Files.  |
| 3       | 1           | 2010 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 2010 decennial census.   |
| 4       | 1           | Tract Income Ratio                   | 1 = >0, <=80%<br>2 = >80, <=120%<br>3 = >120%<br>9 = Missing       | The ratio of the 2010 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.       |
| 5       | 1           | Borrower Income Ratio                | 1 = >=0, <=50%<br>2 = >50, <=80%<br>3 = >80%<br>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. |

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|----------------|--------------------|--|--|--|
| 6              | 1                  | Loan-to-Value Ratio (LTV) at Origination, or Combined LTV (CLTV) where available | 1 = >0, <=60%<br>2 = >60, <=80%<br>3 = >80, <=90%<br>4 = >90, <=95%<br>5 = >95%<br>9 = Missing                   |  |
| 7              | 1                  | Purpose of Loan  | 1 = Purchase<br>2 = Refinance/Other  | Purpose of loan reported by the Enterprise.  |
| 8              | 1                  | Federal Guarantee  | 1 = Conventional<br>2 = Other  |  |
| 9              | 1                  | Credit Score   | 1 = less than 620<br>2 = 620 - < 660<br>3 = 660 - < 700<br>4 = 700 - < 760<br>5 = 760 or greater<br>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)<br>2 = Adjustable rate mortgage (ARM)<br>3 = Other type of mortgage<br>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. |

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|----------------|--------------------|---------------------------------|---|--|
| 12             | 2                  | Interest Rate at Origination    | 1 = less than 4.00<br>2 = 4.00 - < 4.50<br>3 = 4.50 - < 5.00<br>4 = 5.00 - < 5.50<br>5 = 5.50 - < 6.00<br>6 = 6.00 - < 6.50<br>7 = 6.50 - < 7.00<br>8 = 7.00 - < 7.50<br>9 = 7.50 - < 8.00<br>10 = 8.00 or greater<br>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. |
| 13             | 1                  | Term of Mortgage at Origination | 1 = 30-year<br>2 = 15-year<br>3 = Other terms<br>9 = Missing  |  |
| 14             | 1                  | Amortization Term               | 1 = 30-year<br>2 = 15-year<br>3 = Other terms including non-amortizing loans<br>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.<br><br>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, 2019.   |

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| Field # | Field Width | Field Name          | Values  | Description / Comments  |
|---------|-------------|---------------------|---|---|
| 16      | 6           | Percent Repurchased | Example of data format: 0.8500 = 85.0%.<br>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. |