

2021 FHLBank Public Use Database

Effective January 1, 2019

	New Field Name (2019-Present)	Previous Field Name (Prior to 2019)	Business Name	Definition
1	Year	Year	Year	Year Loan Was Reported
2	LoanCharacteristicsID	Assigned ID	Loan Characteristics ID	Unique Record ID (not actual loan number)
3	Bank	Bank	Bank	Name of Federal Home Loan Bank District
4	FIPSStateNumericCode	FIPSStateCode	FIPS State Numeric Code	2 Digit FIPS State Code
5	FIPSCountyCode	FIPSCountyCode	FIPS County Code	3 Digit FIPS County Code
6	CoreBasedStatisticalAreaCode	MSA	Core Based Statistical Area Code	The Property's Five Digit numeric CBSA; 99999 if state/county/tract combo is not in a CBSA or MSA
7	CensusTractIdentifier	Tract	Census Tract Identifier	The property's Census Tract of Block Numbering Area (BNA)
8	CensusTractMinorityRatioPercent	MinPer	Census Tract Minority Ratio Percent	The percentage of the property's census tract population that is minority.
9	CensusTractMedFamIncomeAmount	TraMedY	Census Tract Median Family Income Amount	The property's census tract median family income.
10	LocalAreaMedianIncomeAmount	LocMedY	Local Area Median Income Amount	The property's median income for the area based on the most recent decennial census.
11	TotalMonthlyIncomeAmount	Income	Total Monthly Income Amount	The total monthly qualifying income used for underwriting in whole dollars for all borrowers on the loan.
12	HUDMedianIncomeAmount	CurAreY	HUD Median Income Amount	Current median income for a family of four for the area as established by HUD
13	LoanAcquisitionActualUPBAmt	UPB	Loan Acquisition Actual UPB Amount	The Amount of unpaid principal balance in whole dollars when acquired by the FHLBank.
14	LTVRatioPercent	LTV	LTV Ratio Percent	The loan-to-value ratio of the mortgage at time of origination.
15	NoteDate	MortDate	Note Date	Year the mortgage was originated.
16	LoanAcquisitionDate	AcquDate	Loan Acquisition Date	Year the mortgage was acquired.
17	LoanPurposeType	Purpose	Loan Purpose Type	Purpose of Loan: 1 = Purchase, 2 = No-Cash Out Refinancing, 3 = Second Mortgage, 4 = New Construction, 5 = Rehabilitation or Home Improvement, 6 = Cash-out Refinancing, 7 = Other
18	ProductCategoryName	Product	Product Category Name	Product type of Mortgage: 01=Fixed Rate, 02=ARM, 03=No Longer in Use, 04=GPM/GEM, 05=Reverse Annuity Mortgage, 06=Other, 07-98=Reserved for future use
19	MortgageType	FedGuar	Mortgage Type	Type of Mortgage and whether the mortgage is guaranteed: 0=Conventional, 1=FHA, 2=VA, 3=USDA Rural Housing-FSA Guaranteed, 4=HECMs, 5=Title1-FHA
20	ScheduledTotalPaymentCount	Term	Scheduled Total Payment Count	Term of the Mortgage in Months
21	LoanAmortizationMaxTermMonths	AmorTerm	Loan Amortization Max Term Months	For Amortizing Mortgages, term of amortization in months; 998 if non-amortizing loan
22	MortgageLoanSellerInstType	SellType	Mortgage Loan Seller Inst Type	Type of Institution from which the FHLBank acquired the mortgage. 01=Insured depository institution, 02=Housing Associate, 03=Insurance Company, 04=Non-Federally Insured CU, 05=Non-Depository CDFI, 06=Other FHLBank, 09=Other
23	BorrowerCount	NumBor	Borrower Count	Number of Borrowers
24	BorrowerFirstTimeHomebuyer	First	Borrower First Time Homebuyer Indicator	Numeric code indicating whether borrower is a first time homebuyer. 0 = No, 1 = Yes
25	Borrower1Race1Type	BoRace	Borrower1 Race 1 Type	Numeric code indicating the race of the Borrower. 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, 7=Not Applicable (First or primary borrower is an institution, corporation or partnership)

26	Borrower2Race1Type	CoRace	Borrower2 Race1 Type	Numeric code indicating the race of the Co-Borrower. 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, 7=Not Applicable (First or primary borrower is an institution, corporation or partnership), 8=No Co-Borrower
27	Borrower1GenderType	BoGender	Borrower1 Gender Type	Numeric code indicating the sex of the first or primary borrower. 1=Male, 2=Female, 3=Information not provided by borrower, 4=Not Applicable (First or primary borrower is an institution, corporation or partnership), 6=Borrower selected both male and female
28	Borrower2GenderType	CoGender	Borrower2 Gender Type	Numeric code indicating the sex of the co-borrower. 1=Male, 2=Female, 3=Information not provided by borrower, 4=No Co-Borrower, 5=Not Applicable (First or primary borrower is an institution, corporation or partnership), 6=Borrower selected both male and female
29	Borrower1AgeAtApplicationYears	BoAge	Borrower1 Age at Application Years Count	Age in years of the borrower at time application submitted; 999=Age not provided, 998=Not Applicable (Borrower might be a legal entity like an LLC)
30	Borrower2AgeAtApplicationYears	CoAge	Borrower2 Age at Application Years Count	Age in years of the borrower at time application submitted; 999=Age not provided, 998=No Co-Borrower
31	PropertyUsageType	Occup	Property Usage Type	Numeric code indicating whether property is owner occupied, second home or a rental investment property. 1=Principal Residence, 2=Second Home, 3=Investment Property
32	PropertyUnitCount	NumUnits	Property Unit Count	Total number of units in the property
33	NoteRatePercent	Rate	Note Rate Percent	Interest rate on the mortgage at acquisition
34	NoteAmount	Amount	Note Amount	Mortgage balance at origination
35	HousingExpenseRatioPercent	Front	Housing Expense Ratio Percent	Ratio of mortgage principal and interest and housing expenses to total borrower income.
36	TotalDebtExpenseRatioPercent	Back	Total Debt Expense Ratio Percent	Ratio of all debt payments to total borrower income.
37	Borrower1CreditScoreValue	BoCreditScor	Borrower 1 Credit Score Value	Credit Scores are separated into a range: 1=<620, 2=620 < 660, 3=660 < 700, 4=700 < 760, 5=760 or greater, 9 = Missing or Not Applicable
38	Borrower2CreditScoreValue	CoBoCreditScor	Borrower 2 Credit Score Value	Credit Scores are separated into a range: 1=<620, 2=620 < 660, 3=660 < 700, 4=700 < 760, 5=760 or greater, 9 = Missing, Not Applicable or No-Co-Borrower
39	PMICoveragePercent	PMI	PMI Coverage Percent	Percent of mortgage balance at origination covered by loan level PMI
40	EmploymentBorrowerSelfEmployed	Self	Employment Borrower Self Employment Indicator	Numeric code indicating whether the borrower is self-employed. 0=No, 1=Yes
41	PropertyType	PropType	Property Type	PT01=Single family detached; PT02=Deminimus PUD; PT03=Single family attached; PT04=Two family; PT05=Townhouse; PT06=Low-rise condo; PT07=PUD; PT08=Duplex; PT09=Three family; PT10=Four family; PT11=Hi-res condo; PT12=Manufactured home not chattel; PT13=Manufactured home chattel; PT14=Five plus multifamily
42	IndexSourceType	ARMIndex	Index Source Type	01=11th District cost of funds; 02=Other cost of funds; 03=LIBOR; 04=1 year constant Treasury Rate; 99=Not an ARM
43	MarginRatePercent	ARMMarg	Margin Rate Percent	Margin added to the index used for the calculation of the interest on an ARM. 9999=Not Applicable
44	PrepaymentPenaltyExpirationDate	PrepayP	Prepayment Penalty Expiration Date	Date when prepayment penalty ends; report 9999-12-31 if not applicable

45	Borrower1EthnicityType	BoEth	Borrower1 Ethnicity Type	1=Hispanic or Latino; 2=Not Hispanic or Latino; 3=Information not provided; 4=Not applicable (First or primary borrower is an institution, corporation or partnership)
46	Borrower1Race2Type	Race2	Borrower1 Race2 Type	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; 7=Not Applicable (borrower is an institution, corporation or partnership)
47	Borrower1Race3Type	Race3	Borrower1 Race3 Type	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; 7=Not Applicable (borrower is an institution, corporation or partnership)
48	Borrower1Race4Type	Race4	Borrower1 Race4 Type	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; 7=Not Applicable (borrower is an institution, corporation or partnership)
49	Borrower1Race5Type	Race5	Borrower1 Race5 Type	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; 7=Not Applicable (borrower is an institution, corporation or partnership)
50	Borrower2EthnicityType	CoEth	Borrower2 Ethnicity Type	1=Hispanic or Latino; 2=Not Hispanic or Latino; 3=Information not provided; 4=Not applicable (First or primary borrower is an institution, corporation or partnership); 5=No Co-Borrower
51	Borrower2Race2Type	CoRace2	Borrower2 Race2 Type	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; 7=Not Applicable (borrower is an institution, corporation or partnership); 8=No Co-Borrower
52	Borrower2Race3Type	CoRace3	Borrower2 Race3 Type	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; 7=Not Applicable (borrower is an institution, corporation or partnership); 8=No Co-Borrower
53	Borrower2Race4Type	CoRace4	Borrower2 Race4 Type	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; 7=Not Applicable (borrower is an institution, corporation or partnership); 8=No Co-Borrower
54	Borrower2Race5Type	CoRace5	Borrower2 Race5 Type	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; 7=Not Applicable (borrower is an institution, corporation or partnership); 8=No Co-Borrower
55	HOEPALoanStatusType	HOEPA	HOEPA Loan Status Type	1=HOEPA: High-Cost Mortgage; 2=HOEPA: Not a High-Cost Mortgage; 3=Not subject to HOEPA
56	LienPriorityType	LienStatus	Lien Priority Type	1=Secured by first lien; 2=Secured by a subordinate lien; 3=Not secured by a lien; 4=Not Applicable
	Removed For 2019 Data and Later	AcqTyp	N/A	N/A
	Removed For 2019 Data and Later	Aff1	N/A	N/A
	Removed For 2019 Data and Later	Aff2	N/A	N/A
	Removed For 2019 Data and Later	Aff3	N/A	N/A
	Removed For 2019 Data and Later	Aff4	N/A	N/A

Removed For 2019 Data and Later	Bed1	N/A	N/A
Removed For 2019 Data and Later	Bed2	N/A	N/A
Removed For 2019 Data and Later	Bed3	N/A	N/A
Removed For 2019 Data and Later	Bed4	N/A	N/A
Removed For 2019 Data and Later	CICA	N/A	N/A
Removed For 2019 Data and Later	Coop	N/A	N/A
Removed For 2019 Data and Later	FeatureID	N/A	N/A
Removed For 2019 Data and Later	FedInsbltyPlan	N/A	N/A
Removed For 2019 Data and Later	Geog	N/A	N/A
Removed For 2019 Data and Later	GSEREO	N/A	N/A
Removed For 2019 Data and Later	IncRat	N/A	N/A
Removed For 2019 Data and Later	Rent1	N/A	N/A
Removed For 2019 Data and Later	Rent2	N/A	N/A
Removed For 2019 Data and Later	Rent3	N/A	N/A
Removed For 2019 Data and Later	Rent4	N/A	N/A
Removed For 2019 Data and Later	RentUT1	N/A	N/A
Removed For 2019 Data and Later	RentUT2	N/A	N/A
Removed For 2019 Data and Later	RentUT3	N/A	N/A
Removed For 2019 Data and Later	RentUT4	N/A	N/A
Removed For 2019 Data and Later	SpcHSGGoals	N/A	N/A
Removed For 2019 Data and Later	TractRat	N/A	N/A