

Dataset Overview

Single-Family Loan-Level Dataset

The Standard Dataset and the non-Standard Dataset will follow the exact same data format. For each calendar quarter for the corresponding dataset, there is one file containing loan origination data and one file containing monthly performance data for each loan in the origination data file. Refer to the *File Layout and Data Dictionary* section of this document for more information on what data is contained in each file.

Single-Family Loan-Level Dataset Sample

Freddie Mac has created a smaller dataset for those who may not require, or have the capability, to download the full Dataset. The sample dataset is a simple random sample⁵ of 50,000 loans selected from each full vintage year and a proportionate number of loans from each partial vintage year of the Standard Dataset. Each vintage year has one origination data file and one corresponding monthly performance data file, containing the same loan-level data fields as those included in the full Dataset. Due to the size of the dataset, the data has been broken up and compressed as detailed below. The files are organized chronologically by year and quarter.

A comparison of the full and sample datasets across key loan attributes and performance metrics by vintage year is available to assist with data validation at the following website:

<https://clarity.freddiemac.com/historical/origination/origination-summary>

File Layout & Data Dictionary

This section provides information regarding the layout of each origination and monthly performance data file, in addition to information about each of the data elements contained within each file type. Instructions for reading the data using two popular statistical packages are included in this User Guide, and can be found in the Appendix (A and B). The information is structured as follows:

Field	Description
Formal Name and Definition	Name and definition of the loan-level data element.
Valid Values/Calculations	Allowable values for the specific data field and the calculations used (if applicable).
Type (Data Type)	The type of data found in each column: <ul style="list-style-type: none">• Alpha – contains only letters• Alpha-numeric – contains letters and numbers• Numeric – contains only numbers• Date – represents a specific date (Y = Year, M = Month) Example: YYYYMM (201207) = July 2012
Length	Represents the maximum number of characters allowed for the data field.

Origination Data File

historical_data_2009Q1_v3.txt

ORIGINATION DATA FILE			
FORMAL NAME AND DEFINITION	VALID VALUES/ CALCULATIONS	TYPE	LENGTH
CREDIT SCORE - A number, prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. Generally, the credit score disclosed is the score known at the time of acquisition and is the score used to originate the mortgage.	<ul style="list-style-type: none">• 301 - 850• 9999 = Not Available, if Credit Score is < 301 or > 850.	Numeric	4
FIRST PAYMENT DATE - The date of the first scheduled mortgage payment due under the terms of the mortgage note.	<ul style="list-style-type: none">• YYYYMM	Date	6

ORIGINATION DATA FILE

FORMAL NAME AND DEFINITION	VALID VALUES/ CALCULATIONS	TYPE	LENGTH
MATURITY DATE - The month in which the final monthly payment on the mortgage is scheduled to be made as stated on the original mortgage note.	<ul style="list-style-type: none"> YYYYMM 	Date	6
METROPOLITAN STATISTICAL AREA (MSA) OR METROPOLITAN DIVISION - This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division as of the date of issuance. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. An MSA containing a single core with a population of 2.5 million or more may be divided into smaller groups of counties that OMB refers to as Metropolitan Divisions. If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications. Null indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown.	<ul style="list-style-type: none"> Metropolitan Division or MSA Code. Space (5) = Indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown. 	Numeric	5
MORTGAGE INSURANCE PERCENTAGE (MI %) - The percentage of loss coverage on the loan, at the time of Freddie Mac's purchase of the mortgage loan that a mortgage insurer is providing to cover losses incurred as a result of a default on the loan. Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes "credit enhancement" that is not required by Freddie Mac's Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are less than 1% or greater than 55% will be disclosed as "Not Available," which will be indicated 999. No MI will be indicated by three zeros.	<ul style="list-style-type: none"> 1% - 55% 000 = No MI 999 = NotAvailable 	Numeric	3
NUMBER OF UNITS - Denotes whether the mortgage is a one-, two-, three-, or four-unit property.	<ul style="list-style-type: none"> 1 = one-unit 2 = two-unit 3 = three-unit 4 = four-unit 99 = NotAvailable 	Numeric	2
ORIGINAL COMBINED LOAN-TO-VALUE (CLTV) - In the case of a purchase mortgage loan, the ratio is obtained by dividing the original mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property's appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio is obtained by dividing the original mortgage loan amount on the note date plus any	<ul style="list-style-type: none"> 6% - 200% 999 = Not Available HARP ranges: <ul style="list-style-type: none"> 1% - 998% 999 = NotAvailable 	Numeric	3

ORIGINATION DATA FILE

FORMAL NAME AND DEFINITION	VALID VALUES/ CALCULATIONS	TYPE	LENGTH
<p>secondary mortgage loan amount disclosed by the Seller by the mortgaged property's appraised value on the note date. If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation. In certain cases, where the Seller delivered a loan to Freddie Mac with a special code indicating additional secondary mortgage loan amounts, those amounts may have been included in the CLTV calculation.</p> <p>If the CLTV is < LTV, set the CLTV to 'Not Available.'</p> <p>This disclosure is subject to the widely varying standards originators use to verify Borrowers' secondary mortgage loan amounts and will not be updated.</p>			
<p>ORIGINAL DEBT-TO-INCOME (DTI) RATIO - Disclosure of the debt to income ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the loan as of the date of the origination of the such loan.</p> <p>Ratios greater than 65% are indicated that data is Not Available. All loans in the HARP dataset will be disclosed as Not Available.</p> <p>This disclosure is subject to the widely varying standards originators use to verify Borrowers' assets and liabilities and will not be updated.</p>	<ul style="list-style-type: none"> 0%<DTI<=65% 999 = Not Available <p>HARP ranges:</p> <ul style="list-style-type: none"> 999 = Not Available 	Numeric	3
<p>ORIGINAL UPB - The UPB of the mortgage on the note date.</p>	<ul style="list-style-type: none"> Amount will be rounded to the nearest \$1,000. 	Numeric	12
<p>ORIGINAL LOAN-TO-VALUE (LTV) - In the case of a purchase mortgage loan, the ratio obtained by dividing the original mortgage loan amount on the note date by the lesser of the mortgaged property's appraised value on the note date or its purchase price.</p> <p>In the case of a refinance mortgage loan, the ratio obtained by dividing the original mortgage loan amount on the note date and the mortgaged property's appraised value on the note date.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation.</p> <p>For loans in the non HARP dataset, ratios below 6% or greater than 105% will be disclosed as "Not Available," indicated by 999. For loans in the HARP dataset, LTV ratios greater than 999% will be disclosed as Not Available.</p>	<ul style="list-style-type: none"> 6% - 105% 999 = Not Available <p>HARP ranges:</p> <ul style="list-style-type: none"> 1% - 998% 999 = Not Available 	Numeric	3
<p>ORIGINAL INTEREST RATE - The original note rate as indicated on the mortgage note.</p>		Numeric Literal decimal	6

ORIGINATION DATA FILE

FORMAL NAME AND DEFINITION	VALID VALUES/ CALCULATIONS	TYPE	LENGTH
POSTAL CODE – The postal code for the location of the mortgaged property	<ul style="list-style-type: none"> ###00, where “###” represents the first three digits of the 5-digit postal code Space (5) = Unknown 	Numeric	5
LOAN SEQUENCE NUMBER - Unique identifier assigned to each loan.	PYYQnXXXXXX <ul style="list-style-type: none"> Product F = FRM and A = ARM; YYQn = origination year and quarter; and, XXXXXX = randomly assigned digits 	Alpha-numeric	12
ORIGINAL LOAN TERM - A calculation of the number of scheduled monthly payments of the mortgage based on the First Payment Date and Maturity Date. Loans with original term of 420 or more, or 300 or less, are excluded from the Dataset if originated prior to 1/1/2005. If loan was originated on/after 1/1/2005, this exclusion does not apply.	<ul style="list-style-type: none"> Calculation: (Loan Maturity Date (MM/YY) – Loan First Payment Date (MM/YY) + 1) 	Numeric	3
NUMBER OF BORROWERS - The number of Borrower(s) who are obligated to repay the mortgage note secured by the mortgaged property. Disclosure denotes only whether there is one borrower, or more than one borrower associated with the mortgage note. This	<ul style="list-style-type: none"> 01 = 1 borrower 02 = > 1 borrowers 99 = NotAvailable 	Numeric	2

Monthly Performance Data File

historical_data_time_2009Q1_v3.txt

MONTHLY PERFORMANCE DATA FILE			
FORMAL NAME AND DEFINITION	VALID VALUES/ CALCULATIONS	TYPE	LENGTH
LOAN SEQUENCE NUMBER - Unique identifier assigned to each loan.	PYYQnXXXXXX <ul style="list-style-type: none"> Product F = FRM and A = ARM; YYQn = origination year and quarter; and, XXXXXX = randomly assigned digits 	Alpha-numeric	12
MONTHLY REPORTING PERIOD – The as-of month for loan information contained in the loan record.	YYYYMM	Date	6
CURRENT ACTUAL UPB - The Current Actual UPB reflects the mortgage ending balance as reported by the servicer for the corresponding monthly reporting period. For fixed rate mortgages, this UPB is derived from the mortgage balance as reported by the servicer and includes any scheduled and unscheduled principal reductions applied to the mortgage. For mortgages with loan modifications, as indicated by “Y” in the Modification Flag field, the current actual unpaid principal balance may or may not include partial principal forbearance. If applicable, for loans with partial principal forbearance, the current actual unpaid principal balance equals the sum of interest bearing UPB (the amortizing principal balance of the mortgage) and the deferred UPB (the principal forbearance balance). Current UPB will be rounded to the nearest \$1,000 for the first 6 months after origination date. This was previously reported as zero for the first 6 months after the origination date.	Calculation: (interest bearing UPB) + (non-interest bearing UPB)	Numeric Literal decimal	12
CURRENT LOAN DELINQUENCY STATUS – A value corresponding to the number of days the borrower is delinquent, based on the due date of last paid installment (“DDLPI”) reported by servicers to Freddie Mac, and is calculated under the Mortgage Bankers Association (MBA) method. If a loan has been acquired by REO, then the Current Loan Delinquency Status will reflect the value corresponding to that status (instead of the value corresponding to the number of days the borrower is delinquent).	<ul style="list-style-type: none"> XX = Unknown 0 = Current, or less than 30 days past due 1 = 30-59 days delinquent 2 = 60 – 89 days delinquent 3 = 90 – 119 days delinquent And so on... R = REO Acquisition Space (3) = Unavailable 	Alpha-numeric	3
LOAN AGE - The number of months since the note origination month of the mortgage. To ensure the age measurement commences with the first full month after the note origination month, subtract 1.	Calculation: ((Monthly Reporting Period) – Loan Origination Date (MM/YY)) – 1 month	Numeric	3
REMAINING MONTHS TO LEGAL MATURITY - The remaining number of months to the mortgage maturity date. For mortgages with loan modifications, as indicated by “Y” in the Modification Flag field, the calculation uses the modified maturity date.	Calculation: (Maturity Date (MM/YY) – Monthly Reporting Period (MM/YY))	Numeric	3
REPURCHASE FLAG - Indicates loans that have been repurchased or made whole (not inclusive of pool-level repurchase settlements). This field is only populated only at loan termination month.	<ul style="list-style-type: none"> N = Not Repurchased Y = Repurchased Space (1) = Not Applicable 	Alpha	1