

Acquisitions (2018 Q1)

Data about the acquisition
(including LoanID)

Performance (2018 Q1)

One record for each payment on the loan
(including LoanID and loan status)

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Data about the acquisition
(including LoanID)

Loan ID is the key that links together the Acquisition and the Performance data.

Performance data (payments on the mortgage) all go into the Performance files that matches the acquisition quarter and year. If a loan was acquired in Q3 of 2014 then all the payment data is in the Performance file for 2014 Q3.

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Loan Status indicates if payments are made on time and in the right amount or if payments have been missed in any way. Missing too many payments can lead to a home going into foreclosure (taken back by the bank or Fannie Mae). This is a type of risk that you can build a neural network to predict based on characteristics of the loan such as number of borrowers, location (zip3 or MSA), loan to value ratio, etc. Check the status value descriptions in the table definitions for more information.

The example python program includes one manufactured home loan that has gone into foreclosure and been sold if you would like to see an example.