

Mortgage Portfolio Analysis Form Description

Contents

1 Introduction

This document outlines the structure and fields of the Mortgage Portfolio Analysis Form. The form is designed to capture comprehensive data for each mortgage in the portfolio, enabling detailed risk assessment and analysis.

2 Form Structure

The form is divided into several key sections, each focusing on a specific aspect of the mortgage or borrower information.

3 Form Sections and Fields

3.1 Loan Details

This section captures the fundamental information about the loan.

- Loan ID: Unique identifier for the loan
- Original Loan Amount: Initial amount borrowed (in \$)
- Outstanding Balance: Current amount owed (in \$)
- Interest Rate: Current interest rate (in %)
- Spread: Difference between the loan rate and a benchmark rate (in %)
- Fixed/Variable Rate: Toggle between fixed or variable rate loan
- Loan Term: Duration of the loan (in years)
- Maturity Date: Date when the loan is due to be fully repaid
- Origination Date: Date when the loan was initially granted
- Payment Frequency: How often payments are made (e.g., monthly, bi-weekly, weekly)

3.2 Payment Status

This section provides information about the current payment status of the loan.

- Is in Arrears: Indicates if the loan is currently behind in payments
- Days Past Due: Number of days the loan is overdue (if applicable)
- Default Flag: Indicates if the loan is in default

3.3 Property Details

This section captures information about the property associated with the mortgage.

- Purchase Value: Original purchase price of the property (in \$)
- Current Property Value: Estimated current market value of the property (in \$)
- Loan to Value (LTV) Ratio: Ratio of the loan amount to the property value (in %)
- Property Type: Description of the property (e.g., single-family home, apartment, commercial)
- Flood Risk Zone: Designated flood risk category for the property location
- Flood Risk Score: Numerical assessment of flood risk (scale of 1-100)
- EPS (Energy Performance Score): Energy efficiency rating of the property (scale of 0-100)

3.4 Property Location

Detailed information about the location of the mortgaged property.

- Property Address: Full street address of the property
- City: City where the property is located
- State/Province: State or province of the property
- ZIP/Postal Code: Postal code of the property location
- Country: Country where the property is located
- Latitude: Latitude coordinate of the property
- Longitude: Longitude coordinate of the property

3.5 Borrower Details

This section provides information about the borrower(s).

- Borrower Credit Score: Credit score of the primary borrower
- Borrower Income: Annual income of the borrower(s) (in \$)
- Borrower Employment Status: Current employment situation of the borrower
- Marital Status: Marital status of the borrower (Single, Married, Divorced, Widowed)

3.6 Economic Indicators

Relevant economic factors that may impact the loan.

- Bank of England Base Rate: Current base interest rate set by the Bank of England (in %)

3.7 Additional Risk Factors

Other factors that may influence the risk profile of the mortgage.

- Prepayment Risk: Assessment of the likelihood of early loan repayment (scale of 1-10)
- Refinance Incentive: Measure of the borrower's incentive to refinance (scale of 1-10)

4 Usage Notes

- All monetary values should be entered in the local currency (assumed to be US Dollars unless otherwise specified).
- Percentage values should be entered as decimals (e.g., 5.25% should be entered as 5.25).
- Dates should be entered in the format YYYY-MM-DD.
- Numeric scales (such as Flood Risk Score, EPS, Prepayment Risk, and Refinance Incentive) should use whole numbers within the specified range.

5 Data Validation

The form should implement appropriate data validation to ensure:

- Required fields are not left blank
- Numeric fields contain only valid numbers
- Date fields contain valid and logical dates
- Percentage and scoring fields are within their specified ranges

6 Conclusion

This Mortgage Portfolio Analysis Form is designed to capture a comprehensive set of data points for each mortgage. The collected information will enable detailed risk assessment, portfolio analysis, and informed decision-making in mortgage portfolio management.