

Data Definitions

Federal Housing Finance Agency

Federal Home Loan Bank Purchased Mortgage Files

For 2016 Data Release

Effective 10/18/16

Column	Definition
1 Year	Year Loan was reported
2 Assigned ID	Unique Record ID (Not Actual Loan Number)
3 Bank	Name of Federal Home Loan Bank District
4 FIPSStateCode	FIPS State Code
5 FIPSCountyCode	FIPS County Code
6 MSA	Core Based Statistical Area 99999=State/County/Tract combination is not located in a CBSA
7 FeatureID	Geographic Names Information System (GNIS) Feature ID
8 Tract	Census Tract
9 MinPer	Census Tract Minority Percentage
10 TraMedY	Census Tract Median Family Income in Whole Dollars
11 LocMedY	Local Area Median Income in Whole Dollars
12 TractRat	Tract Income Ratio
13 Income	Total Borrower(s) Annual Income in Whole Dollars
14 CurAreY	Area Median Family Income in Whole Dollars
15 IncRat	Borrower Income Ratio
16 UPB	Acquisition Unpaid Principal Balance in Whole Dollars
17 LTV	Loan to Value Ratio at Origination
18 MortDate	Year of Mortgage Note
19 AcquDate	Year of Acquisition Note
20 Purpose	Loan Purpose 1=purchase; 2=refinancing; 3=second mortgage; 4=new construction; 5=rehabilitation
21 Coop	Cooperative Unit Mortgage 1=yes; 2=no
22 Product	Product Type 01=Fixed Rate; 02=ARM; 03=Balloon; 04=GPM/GEM; 05=Reverse Annuity Mortgage; 06=other
23 FedGuar	Federal Guarantee 0=no federal guarantee; 1=FHA; 2=VA; 3=FMHA-Guaranteed Rural Housing Loan; 4=HECMs; 5=Title1-FHA
24 Term	Term of Mortgage at Origination in months
25 AmorTerm	Amortization Term in months
26 SellType	Type of Acquiring Lender Institution 1=Insured depository institution; 2=Housing Associate; 3=Insurance Company
27 NumBor	Number of Borrowers
28 First	First Time Home Buyer 1=yes; 2=no

Column	Definition
29 CICA	Code indicating whether the mortgage is on a project funded under an AHP, CIP or other CICA program. 1=AHP; 2=CIP; 3=Other CICA 9=Not Applicable; Not Purchased under AHP, CIP, or CICA
30 BoRace	Borrower Race or National Origin 1=American Indian or Alaskan Native; 2=Asian; 3=Black or African American; 4=Native Hawaiian or Other Pacific Islander; 5=White; 7=Information not provided by applicant in mail or telephone application
31 CoRace	Co-borrower Race or National Origin 1=American Indian or Alaskan Native; 2=Asian; 3=Black or African American; 4=Native Hawaiian or Other Pacific Islander; 5=White; 7=Information not provided by applicant in mail or telephone application; 8=No Co-Borrower
32 BoGender	Borrower Gender 1=Male; 2=Female; 3=Information not provided by applicant in mail or telephone application
33 CoGender	Co-Borrower Gender 1=Male; 2=Female; 3=Information not provided by applicant in mail or telephone application; 4=No Co-Borrower
34 BoAge	Age of Borrower in years 99=Not provided by applicant in mail or telephone application
35 CoAge	Age of Co-Borrower in years 98=No Co-Borrower; 99=Not provided by applicant in mail or telephone application
36 Occup	Occupancy Code 1=Principal residence/owner-occupied; 2=second home; 3=investment property (rental)
37 NumUnits	Number of Units
38 Bed1	Unit1--Number of Bedrooms 98=no non-owner-occupied dwelling units
39 Bed2	Unit2--Number of Bedrooms 98=no non-owner-occupied dwelling units
40 Bed3	Unit3--Number of Bedrooms 98=no non-owner-occupied dwelling units
41 Bed4	Unit4--Number of Bedrooms 98=no non-owner-occupied dwelling units
42 Aff1	Unit1--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no
43 Aff2	Unit2--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no
44 Aff3	Unit3--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no

Column	Definition
45 Aff4	Unit4--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no
46 Rent1	Unit1-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units
47 Rent2	Unit2-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units
48 Rent3	Unit3-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units
49 Rent4	Unit4-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units
50 RentUt1	Unit1--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units
51 RentUt2	Unit2--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units
52 RentUt3	Unit3--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units
53 RentUt4	Unit4--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units
54 Geog	Geographically Targeted Indicator indicating whether the property is in census tracts annually classified as underserved by HUD 1=yes; 2=no
55 Rate	Interest Rate
56 Amount	Loan Amount in Whole Dollars
57 Front	Front-end Ratio
58 Back	Back-end Ratio
59 BoCreditScor	Credit Scores are separated into ranges: 1 = <620, 2 = 620 to < 660, 3 = 660 < 700, 4 = 700 < 760, 5 = 760 or greater 9=missing
60 CoBoCreditScor	Credit Scores are separated into ranges: 1 = <620, 2 = 620 to < 660, 3 = 660 < 700, 4 = 700 < 760, 5 = 760 or greater, 9 = missing or no co-borrower
61 PMI	Percent of the original loan balance covered by primary mortgage insurance (PMI) 0=no PMI
62 Self	Self-Employed Indicator 1=yes; 2=no
63 PropType	Property Type PT01=Single family detached; PT02=Deminimus PUD; PT03=Single Family Attached; PT04=Two family; PT05=Townhouse; PT06=Low-Rise Condominium; PT07=PUD; PT08=Duplex; PT09=three family; PT10=Four family; PT11=Hi-Rise condominium; PT12=Manufactured Home
64 ArmIndex	ARM Index 01=11th District Cost of Funds; 02=Other Cost of Funds Index; 03=LIBOR; 04=1 year Constant Treasury Rate 99=Not an ARM
65 ArmMarg	ARM Margin 99999=Not an ARM
66 PrepayP	Prepayment Penalty Date 12/31/9999=No Prepayment Penalty Date

Column	Definition
67 BoEth	Borrower Ethnicity 1 -- Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by borrower in mail, Internet, or telephone application
68 Race2	Borrower Race 2 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 in mail, Internet, or telephone application
69 Race3	Borrower Race 3 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 in mail, Internet, or telephone application
70 Race4	Borrower Race 4 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 in mail, Internet, or telephone application
71 Race5	Borrower Race 5 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 in mail, Internet, or telephone application
72 CoEth	Co-Borrower Ethnicity 1 -- Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by borrower in mail, Internet, or telephone application 5 -- No Co-Borrower
73 CoRace2	Co-Borrower Race 2 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 in mail, Internet, or telephone application 8 -- No Co-borrower
74 CoRace3	Co-Borrower Race 3 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 in mail, Internet, or telephone application 8 -- No Co-borrower

	Column	Definition
75	CoRace4	Co-Borrower Race 4 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 in mail, Internet, or telephone application 8 -- No Co-borrower
76	CoRace5	Co-Borrower Race 5 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 in mail, Internet, or telephone application 8 -- No Co-borrower
77	HOEPA	Home Ownership and Equity Protection Act (HOEPA) Status 1 – Subject to HOEPA 2- Not subject to HOEPA
78	LienStatus	Lien Status 1 – Secured by first lien 2 – Secured by a subordinate lien 3 – Not secured by a lien 4 – Not Applicable (ie purchased loans)
79	SpcHsgGoals	Special Housing Goals Loan 1 – Yes 2 – No
80	FedFinStbltyPlan	Federal Financial Stability Plan 1 – Yes 2 – No
81	AcqTyp	Acquisition Type 1 - Cash 2 - SWAP 3 - Other 4 - Credit Enhancement 5 - Bond or Debt Purchase 6 - REMIC 7 - Reinsurance 8 - Risk Sharing 9 - REIT
82	GSEREO	GSE Real Estate Owned 1 – Yes 2 – No