



# **Single Family Loan-Level Dataset Release Notes**



**March 2014**

## Release Summary

Cutoff Dates and Records:					
Release Date	Origination Cutoff Date	Performance Cutoff Date	Total Quarters (Full Dataset)	Approx. Origination Records (Millions)	Approx. Performance Records (Millions)
03/21/2013	12/31/2011	06/30/2012	52	15.7	664
05/20/2013	12/31/2011	06/30/2012	52	15.7	664
08/08/2013	06/30/2012	12/31/2012	54	16.0	697
12/16/2013	09/30/2012	03/31/2013	55	16.2	706
03/31/2014	12/31/2012	06/30/2013	56	16.5	719

## Release Changes

### March 2014

1. Loan Originations from October 1, 2012 to December 1, 2012 and Loan Performance Data for performing loans and those that are up to 180 days delinquent as of June 30, 2013 have been added.

### **December 2013**

1. Loan Originations from July 1, 2012 to September 30, 2012 and Loan Performance Data for performing loans and those that are up to 180 days delinquent as of March 31, 2013 have been added.
2. The System captures servicing records for all loans consistently, starting the next calendar month after origination.
3. The System captures and populates the credit score values with three (3) 'Blank Spaces' for instances when the Credit Score is "Unknown".
4. The System represents "Unknown" values in the 'Property Type' column of the Origination File with two (2) 'Blank Spaces'.
5. The System represents "Unknown" values in the 'Occupancy Status' column of the Origination File with a single (1) 'Blank Space'.
6. The System represents the Debt to Income Ratio values in the 'DTI' column of the Origination File with three (3) Blank Spaces when it is greater than 65% and with a Null value when it is "Unknown". Values from 0% up to 65% are indicated with the actual value.
7. The System represents the Mortgage Insurance values in the 'MI' column of the Origination File as '000' for loans that have Zero MI. For Mortgage Insurance values that are "Unknown", including if the MI falls outside the range 'greater than' or 'equal to' 1% and 'less than' or 'equal to' 55% i.e.  $\geq 1\%$  and  $\leq 55\%$ , the MI is indicated by three (3) 'Blank Spaces'.

### **August 2013**

1. Loan Originations from January 1, 2012 to June 30, 2012 and Loan Performance Data for performing loans and those that are up to 180 days delinquent as of December 31, 2012 have been added.

### **May 2013**

1. The credit scores now will be determined using a methodology more consistent with the methodology used to populate credit scores for loans originated after 2002. The average credit scores, on an Unpaid Principal Balance-weighted basis, changed marginally, by up to 2 points. Please refer to the updated Summary Statistics and Frequently Asked Questions (FAQ).

### **March 2013 (First Release)**

1. The dataset will include loan characteristic and borrower payment history data on about 16 million 30-year fixed-rate, fully amortizing single family mortgages originated from Jan. 1, 1999 through December 31, 2011. This includes performance data for performing loans and those that are up to 180 days delinquent as of June 30, 2012.