## Loan Balances

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| --- | --- |
| Column | Description |
| loan\_id | The unique identifier of the mortgage loan. |
| loan\_amount | The original principal balance of the mortgage loan. |
| first\_payment\_date | The scheduled first payment date of the mortgage loan. |
| principal\_interest\_payment | The principal and interest payment of the loan. |
| interest\_rate | The annual portion of interest that is owed on the principal balance. |
| loan\_term | The length of the loan in months. |
| next\_payment\_due\_date | The date the next payment must be made. |
| payment\_periods\_made | The number of scheduled payments the borrower has paid. |
| current\_balance | The current principal balance of the mortgage loan. |

## Loan Data

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| Column | Description |
| loan\_id | The unique identifier of the mortgage loan. |
| state\_code | The two letter abbreviation for the state where the property is located. |
| County | The county name of where the property is located. |
| conforming\_loan\_limit | True if the loan is below the loan limit set by the Federal Housing Finance Administration. Government back agencies are limited in the ability to purchase these loans. |
| derived\_loan\_product\_type | A short description of the type of loan. |
| derived\_dwelling\_category | A short description of the type of property. |
| loan\_type | The category of loan product. |
| loan\_purpose | Describes which set of guidelines were used for loan qualification. Loan Prospector (LP) follows Freddie Mac's guidelines, and Desktop Underwriter (DU) follows Fannie Mae's loan guidelines. |
| lien\_position | The priority the lender has on their claim against the house in the event of foreclosure. |
| reverse\_mortgage | True if the loan product is a reverse mortgage. |
| open-end\_line\_of\_credit | True if the loan is a line of credit. |
| loan\_amount | The original principal balance of the mortgage loan. |
| closing\_date | The date the loan was signed by all parties. |
| first\_payment\_date | The scheduled first payment date of the mortgage loan. |
| maturity\_date | The date the loan is scheduled to be paid in full. |
| loan\_term | The length of the loan in months. |
| principal\_interest\_pmt | The principal and interest payment of the loan. |
| interest\_rate | The annual portion of interest that is owed on the principal balance. |
| property\_value | The value of the property. |
| total\_loan\_costs | The total costs paid by the borrower for the loan. |
| origination\_charges | The amount the lender charged the borrower. |
| other\_loan\_costs | The amount of any other costs (other than origination charges) that were incurred by the borrower for the loan. |
| lender\_credits | The amount the lender discounted the loan costs. |
| prepayment\_pelty\_term | The amount of months the loan has a penalty for paying in full. Once this time has passed, the penalty expires. |
| intro\_rate\_period | The amount of months the starting rate stays the same until is changes. |
| negative\_amortization | True if the loan gains principal over the term. |
| interest\_only\_payment | True if the payment is only interest. |
| balloon\_payment | True if the loan has a large sum of principal due at maturity. |
| other\_nonamortizing\_features | True if the loan has any other mechanisms where the loan does not paydown normally. |
| occupancy\_type | Describes how the borrower uses the property; Primary residence: the borrower lives in the home; Second residence: the borrower lives in the home part-time, or it is a vacation home; Investment property: the borrower rents the home to others to live in or stay. |
| manufactured\_home | True if the home is a manufactured home. |
| total\_units | The number of individual dwellings within the property. |
| income\_thousands | The qualifying income the borrower makes in thousands of USD. |
| recurring\_monthly\_debt | The monthly debt the borrower must pay in USD. |
| median\_fico\_score | The median credit score being used for qualification. |
| credit\_score\_type | Describes which credit reporting agency has provided the median fico score. |
| aus\_type | Describes which set of guidelines were used for loan qualification. Loan Prospector |

## Loan Status

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| Column | Description |
| loan\_id | The unique identifier of the mortgage loan. |
| closing\_date | The date the loan was signed by all parties. |
| file\_in\_audit | The date the loan file first made it to the audit process. |
| file\_audit\_complete | The date the audit process is completed and there are no outstanding issues with the loan file. |
| file\_sent\_to\_custodian | The date the loan was sent to the document custodian for safe-keeping. |
| file\_at\_custodian | The date the document custodian acknowledged receipt of the loan file. |

## Umbs Prices

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| --- | --- |
| Column | Description |
| Bond | The unique identifier of the bond. |
| Coupon | The interest rate of the bond. |
| Term | The length of the bond in years. |
| Price | The price percentage of the bond. |

## Loan Bids

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| --- | --- |
| Column | Description |
| loan\_id | The unique identifier of the mortgage loan. |
| golden\_sachs | The bids from Golden Sachs. |
| storgan\_manley | The bids from Storgan Manley. |
| smells\_largo | The bids from Smells Largo. |
| bank\_of\_americans | The bids from Bank of Americans. |
| pj\_logan | The bids from PJLogan. |