Communications Act of 1934, as amended.

Total Annual Burden: 52,000 hours. Total Annual Cost: \$1,800,000. Privacy Act Impact Assessment: No impact(s).

Nature and Extent of Confidentiality: There is no need for confidentiality with this collection of information.

Needs and Uses: Information derived from FCC Form 1205 filings is used to facilitate the review of equipment and installation rates. This information is then reviewed by each cable system's respective local franchising authority. Section 76.923 records are kept by cable operators in order to demonstrate that charges for the sale and lease of equipment for installation have been developed in accordance with the Commission's rules.

Federal Communications Commission.

Marlene H. Dortch,

Secretary, Office of the Secretary, Office of Managing Director.

[FR Doc. 2011–24861 Filed 9–27–11; 8:45 am] BILLING CODE 6712–01–P

FEDERAL HOUSING FINANCE AGENCY

[No. 2011-N-11]

Notice of Order: Revisions to Enterprise Public Use Database Incorporating High-Cost Single-Family Securitized Loan Data Fields and Technical Data Field Changes

AGENCY: Federal Housing Finance Agency.

ACTION: Notice of Order.

SUMMARY: Section 1127 of the Housing and Economic Recovery Act of 2008 (HERA) amended section 1326 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (Safety and Soundness Act) by requiring that, subject to privacy considerations as described in section 304(j) of the Home Mortgage Disclosure Act of 1975 (HMDA), the Director of the Federal Housing Finance Agency (FHFA) shall make public certain data related to highcost single-family loans purchased and securitized by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (collectively, the Enterprises) collected by the Director under section 1324(b)(6) of the Safety and Soundness Act, as amended by HERA. See 12 U.S.C. 4544(b)(6),

FHFA has adopted an Order that implements the changes required by HERA by revising the single-family

4546(d).

matrix in FHFA's Public Use Database (PUDB) to include data fields for the high-cost single-family securitized loans data in a new National File C, effective for 2010 and beyond. The Order also makes technical changes to the singlefamily and multifamily data matrices of the PUDB, effective for 2010 and beyond, to conform the data fields to existing PUDB data reporting practices and HERA changes. This Notice of Order sets forth FHFA's Order with accompanying Appendix containing the revised single-family and multifamily matrices, and describes the new and revised data fields.

DATES: Effective Date of the Order: The Order with accompanying Appendix is effective on September 21, 2011.

FOR FURTHER INFORMATION CONTACT: For questions on data or methodology, contact: Brian Doherty, Supervisory Policy Analyst, (202) 408-2991, or Ian Keith, Senior Program Analyst, (202) 408-2949, Office of Housing & Regulatory Policy, 1625 Eye Street, NW., Washington, DC 20006. mailto: Ian. Keith@fhfa.gov. For legal questions, contact: Sharon Like, Managing Associate General Counsel, (202) 414–8950, Office of General Counsel, 1700 G Street, NW., Fourth Floor, Washington, DC 20552. These are not toll free numbers. The telephone number for the Telecommunications Device for the Hearing Impaired is (800) 877-8339.

SUPPLEMENTARY INFORMATION:

I. Background

A. The Enterprises

The Enterprises are government-sponsored enterprises chartered by Congress for the purpose of establishing secondary market facilities for residential mortgages. See 12 U.S.C. 1716 et seq.; 12 U.S.C. 1451 et seq. Congress established the Enterprises to provide stability in the secondary market for residential mortgages, respond appropriately to the private capital market, provide ongoing assistance to the secondary market for residential mortgages, and promote access to mortgage credit throughout the nation. Id.

FHFA is responsible for ensuring that the Enterprises operate in a safe and sound manner, including maintenance of adequate capital and internal controls, that their operations and activities foster liquid, efficient, competitive, and resilient national housing finance markets, and that they carry out their public policy missions through authorized activities. See 12 U.S.C. 4513.

On September 6, 2008, the Director of FHFA (Director) appointed FHFA as conservator of the Enterprises in accordance with the Safety and Soundness Act, as amended by HERA, to maintain the Enterprises in a safe and sound financial condition and to help assure performance of their public mission. The Enterprises remain under conservatorship at this time.

B. Statutory Requirements

Section 1127 of HERA amended section 1326 of the Safety and Soundness Act by adding a new paragraph (d) which states that, subject to the privacy restrictions described in section 304(j) of HMDA,1 the Director shall, by regulation or order, make public certain information relating to single-family mortgage data of the Enterprises: (1) The same data from the Enterprises that is required of insured depository institutions under HMDA; and (2) information collected by the Director under section 1324(b)(6). See 12 U.S.C. 4544(b)(6), 4546(d). Section 1324(b)(6), in turn, part of a section describing the contents of FHFA's Annual Housing Activities Report (AHAR) to Congress, requires FHFA to "compare the characteristics of highcost loans purchased and securitized, [by each Enterprise] where such securities are not held on portfolio to loans purchased and securitized, where such securities are either retained on portfolio or repurchased by the [E]nterprise, including such characteristics as—(A) The purchase price of the property that secures the mortgage; (B) the loan-to-value ratio of the mortgage, which shall reflect any secondary liens on the relevant property; (C) the terms of the mortgage; (D) the creditworthiness of the borrower; and (E) any other relevant data, as determined by the Director." See 12 U.S.C. 4544(b)(6).

Section 1323, as amended, also includes a new paragraph (d) which states that data submitted under this section by an Enterprise shall be made publicly available no later than September 30 of the year following the

¹ Section 304(j) of HMDA addresses Loan Application Register (LAR) information and describes, among other things, the manner in which an applicant's privacy interests are to be protected in response to a request for disclosure from the public, including removal of the applicant's name and identification number, the date of the application, and the date of any determination by the institution with respect to such application. In addition, the disclosure of information must ensure that depository institutions are protected froM, liability under any Federal or State privacy laws.

year to which the data relates. 12 U.S.C. 4543(d).²

HERA also amended the Safety and Soundness Act to make changes to the Enterprise housing goals and related definitions. The previous low- and moderate-income housing goal, special affordable housing goal, and underserved areas housing goal are no longer effective commencing in 2010. See 12 U.S.C. 4561 through 4563. HERA required the Director of FHFA to establish new housing goals effective for 2010 and beyond. The new housing goals include four goals for singlefamily, owner-occupied housing, one multifamily special affordable housing goal, and one multifamily special affordable housing subgoal. The singlefamily housing goals target purchase money mortgages for low-income families, families that reside in lowincome areas, and very low-income families, and refinancing mortgages for low-income families. See 12 U.S.C. 4562. The multifamily special affordable housing goal targets multifamily housing affordable to low-income families, and the multifamily special affordable housing subgoal targets multifamily housing affordable to very low-income families. See 12 U.S.C. 4563. HERA amended the definition of "very low-income" from 60 percent or less of area median income (AMI) to 50 percent or less of AMI. See 12 U.S.C. 4502(24)

C. Description of Enterprise Reporting and Current PUDB Matrices

The PUDB matrices are data dictionaries that describe the data fields provided in the public release of the data in the PUDB. The PUDB contains Enterprise single-family and multifamily mortgage loan-level data reported to FHFA by the Enterprises, including data elements that have been determined to lose their proprietary character when categorized in ranges or otherwise adjusted or recoded. For single-family mortgage data, there currently are three separate files: A Census Tract File that identifies the census tract location of the mortgaged properties; a National File A containing loan-level data on owner-occupied oneunit properties but without census tract identifiers; and a National File B containing unit-level data on all singlefamily properties without census tract identifiers. For multifamily data, there are two separate files: A Census Tract

File that identifies the census tract location of the mortgaged properties; and a National File that does not identify the location of the mortgaged properties but contains mortgage-level data and unit class-level data on all multifamily properties. The Enterprises also separately report to FHFA certain single-family and multifamily mortgage data for safety and soundness and other regulatory purposes.

II. Summary of Order's Revisions to Single-Family and Multifamily Matrices in PUDB

FHFA has adopted the Order below which revises the PUDB single-family matrix to incorporate a new National File C containing new data fields applicable to 2010 and subsequent years for the single-family high-cost securitized loans purchased and securitized by the Enterprises. Specifically, National File C contains the following data fields related to the section 1324(b)(6) high-cost securitized loan characteristics: Purchase Price; Loan-to-Value Ratio (LTV) at Origination (also released in National File A); Product Type; Term of Mortgage at Origination; Amortization Term; Interest Rate at Origination; Credit Score; Portfolio Flag; and Percent Repurchased. In addition, National File C includes the following other relevant data fields also released in mortgagelevel National File A: Enterprise Flag; Loan Number; 2000 Census Tract-Percent Minority; Tract Income Ratio; Borrower Income Ratio; Purpose of Loan: and Federal Guarantee. A more detailed discussion of National File C is contained in Section III. below.

In addition, the Order makes technical changes to the single-family and multifamily data matrices of the PUDB applicable to 2010 and subsequent years to conform the data fields to existing PUDB data reporting practices and HERA changes.

Both the Order and Appendix containing the revised single-family and multifamily matrices are set forth at the end of this Notice of Order. PUDB Data Dictionaries that further describe the revised single-family PUDB files and the new National File C, along with the revised multifamily PUDB files, will be made available on FHFA's public Web site at http://www.fhfa.gov/Default.aspx?Page=137.

III. Revisions to Single-Family Matrix in PUDB for High-Cost Securitized Loans

As discussed above, sections 1324(b)(6) and 1326(d)(2) of the Safety and Soundness Act require FHFA to publicly disclose the following data

characteristics of single-family high-cost loans purchased and securitized by the Enterprises that are not held on portfolio, or are retained on portfolio or repurchased by the Enterprises: (A) The purchase price of the property that secures the mortgage; (B) the loan-tovalue ratio of the mortgage, which shall reflect any secondary liens on the relevant property; (C) the terms of the mortgage; (D) the creditworthiness of the borrower; and (E) any other relevant data, as determined by the Director. Section 1324(b)(6) does not define the term "high-cost" or the other loan characteristic terms in paragraphs (A) through (D), necessitating that FHFA define the terms in order to implement the requirements of HERA. The data fields added in National File C for these high-cost loans and their definitions are described below.

The new data fields are not subject to regulatory and statutory processes for proprietary determinations that might otherwise apply to the release of such data, since the disclosure of these data is explicitly required by HERA. However, certain data fields are recoded differently from other single-family PUDB Files, or disclosed in National File C by ranges or categories, in order to minimize the possibilities for crosslinking of data elements with data fields in the other single-family PUDB Files and any resulting disclosure of confidential or proprietary information or personally identifiable information.

The Safety and Soundness Act, as amended by HERA, does not define the term "high-cost." Accordingly, FHFA has discretion to define the term. There is no direct HERA legislative history providing guidance on the meaning of the term from which FHFA might draw in exercising that discretion. There are a variety of loan attributes in FHFA's databases that could be used, singularly or in some combination, to define the "high-cost" loans selected for inclusion in the PUDB. These loan characteristics include the HMDA rate spread, original mortgage interest rate, LTV, and borrower credit score. Another option is to define "high-cost" loan using the Home Ownership and Equity Protection Act (HOEPA) "high-cost mortgage" definition.

After considering these various options, FHFA has decided to define "high-cost" loans by reference to the HMDA rate spread. The HMDA rate spread is a data field reported by lenders pursuant to HMDA that is released annually by the Federal Financial Institutions Examination Council (FFIEC). These loans are identified in Federal Reserve Board (FRB) analyses as "higher-priced"

² FHFA's Order revises the single-family and multi-family data matrices, effective for 2010 and beyond. The Enterprises' HMDA rate spread submissions for 2008–2009 indicate that the HMDA rate spread is of questionable value for those years. See discussion in section V. below.

loans.³ For 2010 and beyond, the HMDA rate spread represents the difference between the Annual Percentage Rate (APR) and a survey-based estimate of APRs currently offered on prime mortgage loans of a comparable type. For mortgage loans with an application date prior to October 1, 2009, the minimum rate spread that must be reported by lenders for first liens is generally 3.0 percent. For mortgage loans with an application date on or after October 1, 2009, the minimum rate spread that must be reported by lenders for first liens is 1.5 percent.4 See 12 CFR 203.4(a)(12). FHFA will use the HMDA rate spread data in FHFA's databases to select the "high-cost" loans for inclusion in National File C

FHFA has adopted the HMDA rate spread definition as the definition of "high-cost" because it has a logical relation to heightened cost by virtue of being a rate spread, is simple and widely understood, and because the Enterprises have purchased significant numbers of such loans, it appears to divide loans into categories in a way that meaningfully implements the statutory purpose.⁵ Further, because the Enterprises may continue to purchase loans with HMDA rate spreads, the Enterprises and FHFA have processes to capture this loan data for inclusion in the PUDB and for performing the comparative analysis, thereby enabling implementation of the HERA requirement.

Based on the data reported by the Enterprises, in 2010, Freddie Mac did not purchase and securitize any first mortgages with a HMDA rate spread at or above 1.5 percent. Fannie Mae purchased and securitized a total of 13,841 first mortgages (with an unpaid principal balance (UPB) of \$2.08 billion) with a HMDA rate spread. Of these total loans, 834 loans (with a UPB of \$139.9 million) were repurchased as of yearend, and 13,007 loans (with a UPB of \$1.94 billion) were not repurchased as of year-end. The 834 loans repurchased represent 6 percent of the total loans (6.7 percent of UPB) with a validly identified rate spread that were purchased and securitized during 2010.

FHFA considered whether to define "high-cost" loan according to the HOEPA "high-cost mortgage" definition in section 103(aa) of the Truth in Lending Act (TILA), as added by the Dodd-Frank Wall Street Reform and

Consumer Protection Act (Dodd-Frank Act).6 Prior to the Dodd-Frank Act, the term "high-cost" was not used in section 103(aa) with respect to mortgages subject to HOEPA, and residential mortgage transactions were exempted from coverage. However, the term "high-cost" mortgage had been used in previous proposed amendments to TILA, and has been used by federal regulators for many years to refer to HOEPA loans. Section 103(aa) of TILA define a "high cost mortgage" generally as a consumer credit transaction that is secured by a first mortgage on the consumer's principal dwelling, including residential mortgage transactions, where the APR is more than 6.5 percentage points above the average prime offer rate (APOR) for a comparable transaction.⁷ Loans meeting the "high-cost mortgage" definition are subject to other requirements of HOEPA. The new 6.5 percentage points rate spread trigger is lower than the 8 percentage points trigger (based on the yield on Treasury securities having a comparable period of maturity) in FRB's regulation in effect prior to enactment of the Dodd-Frank Act.8

However, the Enterprises do not, and, at the time HERA was under consideration in Congress, did not, acquire HOEPA loans other than the few loans purchased through lender errors, which are then subject to recourse.9 In addition, the Enterprise housing goals regulation does not give credit for Enterprise purchases of HOEPA loans and, in fact, discourages their purchase by including these loans in housing goal denominators.¹⁰ Thus, using the HOEPA definition, there would be no loan data for FHFA to analyze and publicly release, and FHFA would not be implementing the HERA high-cost loan requirements. More significantly, using the HOEPA definition would appear to defeat the purpose of the statutory provision, which appears to assume that there is a meaningful population of loans to be distinguished and which was adopted at a time when

there was no meaningful population of Enterprise HOEPA loans.

FHFA also considered whether to define "high-cost" loan based on some appropriate combination of high original mortgage interest rate, low credit score, and high LTV, which data is available in FHFA's databases. For example, a "high-cost" loan could be defined as a loan with an interest rate above 6 percentage points, a borrower credit score below 660, and an LTV greater than 80 percent. These loan characteristics, at specific cutoff values, can be associated with loans that would be considered high-cost by many analysts. However, this definition would not conform with either the HOEPA "high-cost mortgage" or the HMDA "higher-priced" loan definitions, and may differ from industry usage of the term. The specific cutoff values adopted by FHFA would be subjective, and other cutoff values may be equally defensible. The current economic environment may also influence the selection of the cutoffs, e.g., periods of declining interest rates, as in 2008-2009, would result in a different cutoff than periods where interest rates are rising. In addition, credit scores would not be directly comparable across years. For example, a credit score of 660 in one year may be "better" or "worse" than the same score in a different year. Finally, the loan characteristics could also be expected to vary by product type, e.g., fixed rate mortgage v. adjustable rate mortgage.

A. Single-Family Data Field 61: Purchase Price

Section 1324(b)(6)(A), in conjunction with section 1326(d)(2), requires public disclosure of the purchase price of the property with respect to the high-cost securitized loan. New data field 61 in National File C designates the purchase price of the property for the high-cost securitized loan, as reported by the Enterprises to FHFA. Where the purchase price is not available, FHFA will attempt to estimate the purchase price by dividing the origination unpaid principal balance (UPB) field by the LTV at origination. The reported or estimated values will be rounded to the nearest \$1,000, consistent with the release of HMDA data fields in the PUDB. The value "999999999 Missing" will be used where the purchase price cannot be obtained through either method and is then considered missing.

B. Single-Family Data Field 19: Loan-to-Value Ratio (LTV) at Origination (or CLTV Where Available)

Section 1324(b)(6)(B), in conjunction with section 1326(d)(2), requires public

³ http://federalreserve.gov/pubs/bulletin/2010/ pdf/2009 HMDA final.pdf at page A39 for example.

⁴ http://www.ffiec.gov/ratespread/newcalc.aspx.

⁵ Defining "high cost" as the HMDA rate spread is not, in and of itself, a statement as to whether the loan was originated through subprime lending channels.

 $^{^{6}\,\}mathrm{Public}$ Law. No. 111–203 (July 21, 2010).

^{7 15} U.S.C. 1602(aa) (as amended). The definition of "high-cost mortgage" in TILA, as amended, includes a separate rate spread trigger for subordinate mortgages and mortgages secured by personal property dwellings, as well as for mortgages with certain other features, such as points and fees, that exceed specified thresholds.

⁸ See 12 CFR 226.32(a)(1)(i).

⁹ The Enterprises' Seller/Servicer Guides specifically prohibit the purchase of HOSPA loans. See Fannie Mae's 2010 Selling Guide, section A3–2–02, and Freddie Mac's Single-Family Seller/Servicer Guide, Volume 1, Chapter 22.33.

¹⁰ See 12 CFR 1282.16(d).

disclosure of "the loan-to-value ratio of the mortgage, which shall reflect any secondary liens on the relevant property," with respect to the high-cost securitized loan. Combined LTV (CLTV) is the ratio of the total loan amount to the value of the property, with the total loan amount consisting of the UPB at origination of the first lien and any subordinate liens. Data field 19 in National File C designates the LTV at origination, or CLTV where available, for the high-cost securitized loan. Consistent with the recoding in National File A, the data will be released in National File C using the following values: 1 = >0 - <= 60%; 2 = >60 - <= 80%; 3 = 80 - 490%; 4 = 90 - 495%; 5 = 400>95%; 9 = Missing. Both Enterprises currently collect and report CLTV to FHFA and will be required to continue reporting this data for purposes of the PUDB and comparative analysis in subsequent years.

In recent years, the Enterprises' purchases of single-family secondary liens have been statistically insignificant in number as they have purchased few, if any, such liens. Secondary liens are priced and underwritten very differently from first liens, and their LTVs are not always available or reported by originators in a consistent manner. In addition, inclusion of secondary lien LTVs in National File C could allow for crosslinking with other single-family PUDB Files and the potential release of personally identifiable information. For these reasons, FHFA is not including single-family secondary liens in National File C.

C. Terms of the Mortgage—Single-Family Data Field 26: Product Type; Single-Family Data Field 29: Term of Mortgage at Origination; Single-Family Data Field 30: Amortization Term; Single-Family Data Field 62: Interest Rate at Origination

Section 1324(b)(6)(C), in conjunction with section 1326(d)(2), requires public disclosure of "the terms of the mortgage" with respect to the high-cost securitized loan. The terms of a mortgage in the housing finance industry are generally based on product type, interest rate, and duration (term of mortgage at origination and amortization term). Accordingly, data based on product type, interest rate and duration will be released in the PUDB under the data fields further described below.

1. Single-Family Data Field 26: Product Type

Data field 26, released in National File C, designates the product type for the

high-cost securitized loan, which will be released using the following values: 1 = Fixed-Rate Mortgage; 2 = ARM (Adjustable Rate Mortgage); 3 = Other; 9 = Missing. "Other" can include products such as graduated equity or graduated payment mortgages, balloon mortgages, and home equity conversion mortgages.

2. Single-Family Data Field 29: Term of Mortgage at Origination

Data field 29, released in National File C, designates the term of the high-cost securitized loan at origination, which will be released using the following values: 1 = 30-year; 2 = 15-year; 3 = Other terms; 9 = Missing.

3. Single-Family Data Field 30: Amortization Term

Data field 30, released in National File C, designates the amortization term of the high-cost securitized loan, which will be released using the following values: 1 = 30-year; 2 = 15-year; 3 = Other terms including non-amortizing loans; 9 = Missing.

4. Single-Family Data Field 62: Interest Rate at Origination

New data field 62, released in National File C, designates the contract interest rate of the high-cost securitized loan at origination, which will be released as ranges using the following values: 1 = less than 4.00%; $2 = 4.00 - \langle 4.50\%$; $3 = 4.50 - \langle 5.00\%$; $4 = 5.00 - \langle 5.50\%$; $5 = 5.50 - \langle 6.00\%$; $6 = 6.00 - \langle 6.50\%$; $7 = 6.50 - \langle 7.00\%$; $8 = 7.00 - \langle 7.50\%$; $9 = 7.50 - \langle 8.00\%$; 10 = 8.00% or greater; 99 = Missing. The Enterprises collect and report the note's original interest rate.

D. Creditworthiness of the Borrower— Single-Family Data Field 60: Credit Score

Section 1324(b)(6)(D), in conjunction with section 1326(d)(2), references "creditworthiness of the borrower" as a loan characteristic required to be publicly disclosed with respect to the high-cost securitized loan. FHFA believes that borrower credit score best captures the concept of creditworthiness of the borrower, as the common regulatory and industry definitions of creditworthiness gravitate towards the use of proprietary credit scores computed by credit reporting companies.

FHFA currently receives multiple borrower credit score information in the form of credit scores from the Enterprises, representing each borrower, credit reporting agency and date associated with the credit score issuance. New data field 60, released in

National File C, designates the borrower credit score most applicable to the highcost securitized loan. This credit score is derived by first selecting from all of the borrower's credit scores only the scores between 300 and 1000, which FHFA views as a reasonable range of credit score values. The earliest credit score date of those scores, i.e., the date closest to the loan origination date, is then identified, and only those scores having that date are selected. The lowest borrower number of those remaining scores, which represents the primary borrower, is then identified and only those scores having that borrower number are selected. Finally, the lowest credit score of those remaining scores is selected as the score most likely to be reflected in determining the loan's interest rate and resulting HMDA rate spread. The data will be released using the following values: 1 = less than 620; 2 = 620 - < 660; 3 = 660 - < 700; 4 = 700 -<760; 5 = 760 or greater; 9 = Missing.

E. Other Relevant Data

Section 1324(b)(6)(E), in conjunction with section 1326(d)(2), requires public disclosure of any other relevant data with respect to the high-cost securitized loan, as determined by the Director. Inclusion in National File C of certain fields that are also included in other PUDB Files will allow useful comparisons of the high-cost securitized loan data to data in those other Files.

Specifically, the following fields will be released in National File C: Data field 0: Enterprise Flag (indicating whether the loan was purchased by Fannie Mae or Freddie Mac); data field 1: Loan Number (released as Sequential Number); data field 11: 2000 Census Tract-Percent Minority (minority population in the census tract where the property securing the loan is located); data field 14: Tract Income Ratio (ratio of tract median income to the applicable AMI); data field 17: Borrower Income Ratio (ratio of borrower's income to the applicable area median income); data field 22: Purpose of Loan (home purchase or refinance/other); and data field 27: Federal Guarantee (conventional loan or Federally guaranteed or insured).

The data will be included in National File C without providing sufficient linking variables to associate the more sensitive data (credit score and interest rate) to loans at the tract level in the Census Tract File. In particular, the HMDA rate spread field will not be released in National File C as this field is already released in the Census Tract File as required by HERA.

F. Not Held on Portfolio or Retained on Portfolio—Single-Family Data Field 63: Portfolio Flag; Single-Family Data Field 64: Percent Repurchased

Section 1324(b)(6) requires FHFA to compare the characteristics discussed above of high-cost loans purchased and securitized, where such securities are not held on portfolio to loans purchased and securitized, where such securities are either retained on portfolio or repurchased by the Enterprise.

1. Single-Family Data Field 63: Portfolio Flag

New data field 63, released in National File C, designates the following values:

1 = Not held on portfolio: Indicates the security backed by the high-cost loan was sold in its entirety by the Enterprise during the calendar year and not repurchased as of year-end.

2 = Retained on portfolio: Indicates the security backed by the high-cost loan was sold in its entirety by the Enterprise during the calendar year, but that all or a portion of the security collateralized by such high-cost loan was repurchased by the Enterprise during such calendar year and held at year-end.

These two data field values are intended to categorize the universe of loans with a HMDA rate spread that are purchased and securitized by the Enterprises.

2. Single-Family Data Field 64: Percent Repurchased

To accurately reflect the economic value of the high-cost securitized loans retained on portfolio, new data field 64, released in National File C, identifies the percentage of the outstanding balance of the security collateralized by the high-cost loan that the Enterprise repurchased during the calendar year and held at year-end. Where the Enterprise did not repurchase any portion of the security (portfolio flag = 1), the value will be 0. Where the Enterprise repurchased all of the security (portfolio flag = 2), the value will be 1. Where the Enterprise repurchased a portion of the security collateralized by the high-cost loan (portfolio flag = 2), the value will be the percentage of the security repurchased by the Enterprise represented as a decimal between 0 and 1.

IV. Technical Revisions to Data Fields in the PUDB Matrices

A. Revisions To Conform to Existing PUDB Reporting Practices

FHFA has made technical revisions to certain data fields in the PUDB matrices

to conform the data fields to existing PUDB data reporting practices, as further discussed below.

1. Single-Family Data Field 23: Cooperative Unit Mortgage

This data field identifies single-family housing units that are part of a cooperative building secured by a mortgage or "blanket loan." FHFA no longer requires the Enterprises to report this data for housing goals purposes. Accordingly, footnote (7) to this data field in the single-family matrix indicates that this data field is not applicable for 2010 and beyond.

2. Single-Family Data Field 28: RTC/FDIC

This data field identifies loans purchased by the Enterprises that were made by the Resolution Trust Corporation (RTC) or the Federal Deposit Insurance Corporation (FDIC) and met certain other statutory criteria. FHFA no longer requires the Enterprises to report this data for housing goals purposes. Accordingly, footnote (7) to this data field in the single-family matrix indicates that the data field is not applicable for 2010 and beyond.

3. Single-Family and Multifamily Data Fields 31 and 30: Lender Institution Name; Single-Family and Multifamily Data Fields 32 and 31: Lender City; Single-Family and Multifamily Data Fields 33 and 32: Lender State

These data fields identify the name, city and state of the lender that sold the loan to the Enterprise. FHFA no longer requires the Enterprises to report this data for housing goals purposes. Accordingly, footnotes (7) and (5) to this data field in the single-family and multifamily matrices, respectively, indicate that this data field is not applicable for 2010 and beyond.

4. Single-Family Data Field 37: Mortgage Purchased Under Enterprise's Community Lending Program

This data field identifies mortgages purchased under Enterprise-specific landing programs. FHFA no longer requires the Enterprises to report this data for housing goals purposes. Accordingly, footnote (7) to this data field in the single-family matrix indicates that this data field is not applicable for 2010 and beyond.

5. Single-Family Data Field 39 and Multifamily Data Field 37: Enterprise Real Estate Owned

This data field identifies properties owned by an Enterprise as a result of foreclosure or other impairment. FHFA no longer requires the Enterprises to report this data for housing goals purposes. Accordingly, footnotes (7) and (5) to this data field in the single-family and multifamily matrices, respectively, indicate that the data field is not applicable for 2010 and beyond.

6. Multifamily Data Field 38: Public Subsidy Program

This data field identifies the type of public subsidy, if applicable, provided in connection with a multifamily loan purchased by an Enterprise. FHFA no longer requires the Enterprises to report this data for housing goals purposes. Accordingly, footnote (5) to this data field in the multifamily matrix indicates that this data field is not applicable for 2010 and beyond.

- B. Revisions to Conform to HERA Changes
- 1. Single-Family Data Field 17: Borrower Income Ratio

This data field identifies the ratio of the borrower's annual income (data field 15) to the AMI (data field 16). Effective for 2010 and beyond, HERA eliminated the previous low- and moderate-income housing goal (100 percent of AMI or below) and special affordable housing goal (which includes units affordable at 60 percent of AMI or below) and, among other things, established new singlefamily housing goals for low-income families (80 percent of AMI or below) and very low-income families (defined by HERA as 50 percent of AMI). Accordingly, footnote (7) to data field 17 in the single-family matrix indicates that the pre-HERA income categories therein are not applicable to 2010 and beyond. FHFA has revised the income categories in data field 17a to reflect the new HERA income limits effective for 2010 and beyond, as indicated in footnote (8) of the single-family matrix.

2. Multifamily Data Field 16: Affordability Category

This data field identifies loans purchased by an Enterprise secured by multifamily properties having a mix of other affordable units such that those units in the property affordable at more than 60 percent but at or below 80 percent of AMI received credit under the pre-HERA special affordable housing goal regardless of property location. Specifically, category 1 of the data field specifies: >=20% are especially-low-income, and <40% are very-low-income. Prior to HERA, the term "especially-low-income" was defined by regulation as 50 percent or less of AMI. See 24 CFR 81.17(d), 81.18(d), 81.19(d). The term "very-lowincome" was defined in the Safety and

Soundness Act as 60 percent or less of AMI. The mix of units at or below 50 percent or 60 percent of AMI also indicates that a property may be eligible for Low-Income Housing Tax Credits (LIHTC). The affordability category of "50 percent or less of AMI" previously referred to as "especially low-income" was redefined by HERA as "very lowincome." To avoid confusion between these terms while at the same time maintain the affordability definitions for the purpose of identifying properties that may be eligible for LIHTC, FHFA has revised category 1 as follows: 1= >=20% of the units in the property are affordable at or below 50% of AMI, and <40% are affordable at or below 60%

3. Single-Family Data Field 25 and Multifamily Data Field 24: Special Affordable, Seasoned Loan: Are Proceeds Recycled?

This data field identifies categories of seasoned (originating at least 365 days prior to acquisition by the Enterprise) loans eligible for the special affordable housing goal. Effective for 2010 and beyond, HERA eliminated the special affordable housing goal and the provisions on giving full housing goals credit under the goal to Enterprise purchases or refinancings of existing, seasoned portfolios of loans in conjunction with the origination of additional goals-eligible loans. Accordingly, footnotes (7) and (5) to this data field in the single-family and multifamily matrices, respectively, indicate that the data field is not applicable for 2010 and beyond. In light of the HERA changes, the obsolete regulatory cites in the data fields have also been removed.

4. Single-Family Data Field 27 and Multifamily Data Field 34: Federal Guarantee

This data field identifies the source of the Federal guarantee or insurance of the loan acquired by the Enterprise. In light of changes made by HERA, the obsolete regulatory cites in the data fields have been removed.

5. Single-Family Data Field 55 and Multifamily Data Field 43: Geographically Targeted Indicator

This data field identifies whether a loan purchased by an Enterprise is located in an area defined to be "underserved," for purposes of meeting the underserved areas housing goal. HERA eliminated the underserved areas housing goal effective for 2010 and beyond. Accordingly, footnotes (7) and (5) to this data field in the single-family and multifamily matrices, respectively,

indicate that the data field is not applicable for 2010 and beyond.

V. Applicability of National File C to 2010 and Subsequent Years

FHFA has determined that the new National File C should apply to the Enterprises for 2010 and subsequent years. The Enterprises' HMDA rate spread submissions for 2008–2009 indicate that the HMDA rate spread field is of questionable value for those years because some lenders reported actual APR instead of HMDA rate spread.

For the convenience of the affected parties, the Order is recited below in its entirety. You may access this Order from FHFA's Web site at http://www.fhfa.gov/Default.aspx?Page=43. The Order will be available for public inspection and copying at the Federal Housing Finance Agency, Fourth Floor, 1700 G St., NW., Washington, DC 20552. To make an appointment, call (202) 414–6924.

VI. Order

Revisions to Enterprise Public Use Database Incorporating High-Cost Single-Family Securitized Loan Data Fields and Technical Data Field Changes

Whereas, section 1323(a)(1) of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (Safety and Soundness Act), as amended, 12 U.S.C. 4543(a)(1), requires the Director of the Federal Housing Finance Agency (FHFA) to make available to the public the non-proprietary single-family and multifamily loan-level mortgage data elements submitted to FHFA by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (collectively, the Enterprises) in their mortgage reports;

Whereas, the mortgage data submitted by Fannie Mae and Freddie Mac are contained in their reports required under section 309(m) of the Federal National Mortgage Association Charter Act, as amended, 12 U.S.C. 1723a(m), and section 307(e) of the Federal Home Loan Mortgage Corporation Act, as amended, 12 U.S.C. 1456(e), respectively (hereafter, Charter Acts), and include mortgage data characteristics of single-family and multifamily mortgagors and data on the Enterprises' single-family and multifamily mortgage purchases;

WHEREAS, the Enterprises also separately report to FHFA certain single-family and multifamily mortgage data for safety and soundness and other regulatory purposes;

Whereas, section 1127 of the Housing and Economic Recovery Act of 2008 (HERA), Pub. L. 110–289 (July 30, 2008), amended section 1326 of the Safety and Soundness Act by requiring that, subject to privacy considerations as described in section 304(j) of the Home Mortgage Disclosure Act of 1975 (HMDA), the Director of FHFA shall, by

regulation or order, make public certain data related to high-cost single-family loans purchased and securitized by the Enterprises collected by the Director under section 1324(b)(6) of the Safety and Soundness Act, as amended by HERA, see 12 U.S.C. 4544(b)(6), 4546(d);

Whereas, to comply with sections 1324(b)(6) and 1326(d) of the Safety and Soundness Act, as amended, it is necessary to revise the single-family matrix of FHFA's Public Use Database (PUDB) by adding a new National File C incorporating the high-cost securitized loan data elements required thereunder;

Whereas, high-cost single-family securitized loan data containing the characteristics set forth in section 1324(b)(6), as further specified in the new National File C, are available in FHFA and Enterprise databases for 2010;

Whereas, technical revisions to certain data fields in the single-family and multifamily matrices of the PUDB are necessary in order to conform the data fields to HERA amendments to the Safety and Soundness Act that eliminated the previous low- and moderate-income housing, special affordable housing, and underserved areas housing goals and established new housing goals and related definitions effective for 2010 and beyond, see 12 U.S.C. 4561 through 4563;

Whereas, additional technical revisions to certain data fields in the single-family and multifamily matrices of the PUDB are necessary in order to conform the data fields to existing PUDB reporting practices;

Now, Therefore, it is hereby ordered as follows:

- 1. The matrices in FHFA's PUDB are revised, as set forth in the attached Appendix which is incorporated herein by reference, to include: (a) A new single-family National File C containing new data fields applicable to 2010 and subsequent years for the high-cost securitized single-family loan data; and (b) revised data fields in the single-family and multifamily matrices applicable to 2010 and subsequent years to conform to changes made by HERA and existing PUDB reporting practices;
- 2. The Enterprises shall provide FHFA with the mortgage data required to populate the data fields described in the revised single-family and multifamily matrices in the Appendix; and
- 3. This Order modifies the FHFA Order of July 1, 2010 (75 FR 41180, 41189 (July 15, 2010)) and shall be effective until such time as FHFA determines that it is necessary and/or appropriate to withdraw or modify it.

Signed at Washington, DC, this 21st day of September, 2011.

Edward I. DeMarco.

Acting Director, Federal Housing Finance Agency.

Dated: September 21, 2011.

Edward J. DeMarco,

Acting Director, Federal Housing Finance Agency.

BILLING CODE 8070-01-P

		APPENDIX			THE RESIDENCE OF THE PROPERTY
	ENTERPRISE MOF PROPRIETA	ENTERPRISE MORTGAGE DATA AND AHAR INFORMATION: PROPRIETARY INFORMATION/PUBLIC-USE DATA	R INFORMATION: C-USE DATA		
Notes. The following marrices distinguish propriet data element is proprietary and not included in the but recorde: and YES, but redefine and recorde as are cycled as missing or not available either because	No.e.: The following matrices distinguish proprietory from public-use mortgage data elements. A "YEX" designation indicates that the Adaptacines of the distinguish of the contraction o				
	3 1 2 1	Enterprise Single-Family Mortgage Data Owner and Renter-Occupied 1- to 4-Unit Properties Proprietary Information/Public-Use Data	e Data It Properties e Data		
The "Census Tract File" contains mortgage-level das The "National File A" contains mortgage-level data. The "National File B" contains unri-level data on all The "National File C" contains mortgage-level data.	The "Censor Fract File" contains montgage-level data on all single family properties. The "National File A" contains in degage-level data on some exempted. Family properties. The "National File Contains man degage-level data on some exempted. Family properties. The "National File Contains on improper level data on all single-family properties. The "National File Contains manages level data on all light season memory."				
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5 Place Cycle - FIPS 6 Cymre - 2000 Cynaus	(XX)=Missing	YES	YES	YES	YES
7 Census Tract - 2000 Census	DOCEMBER DE LA MANAGEMENT DE LA MANAGEME	ON	YES	YES	YES
8 (2) Census Tract Geographic Designation	1=Tract Entirely Writin Central City 2=Iract Entirely Outside Central City	ON	YES	YES	YES
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9 (2) Central City Flag 1	9999=Nat Able To Code	ON	YES	YES	YES
10 (2) Central City Flag 2	9998=Not Available	()N	YES	YES	YES
11 2000 Census Tract - Percent Minority		ON	YES, but recode as:	YES, but recode as:	YES, but recode us:
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14 Truct Income Katio	2229 ENG A Application	And the second s			1 = >0, <=80%
		A SERVICE CONTRACTOR C	3 =>120%	3 = >120%	3 = >00 <=120%
15 Borrower's (or Borrowers') Annual Income	9999999=Not Available		9 = Missing YES	9 = Missing YES	9 = Missing YES
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16 Area Median Family Income	999999=Not Available	YES, but recode in terms of dollars for over all acquisition	XES	YES	YES
17 (3)(7) Borrower Income Ratio	9999=Not Applicable or Not Available	ON	YES, but recode as:	YES, but redefine and	YES, but recode as:
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			3 = >80 9 = Not Applicable	3 = >80 0 = Not Amilicable	3 = >80 0 = Not Applicable
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		actual values rounded to nearest strong			

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19 Loan-to-Value Ratio (LTV) at	999=Nor Applicable	YES	YES, but recode as:	YES	YES, but recode as:
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Origination (or Combined L.1 v			1000		000
(CLTV) where available)			2 = >60. <=80%		2 = >DO. <=80.74
			3 = >80, <=90%		3 = >80, <=90%
			4 = >00 <=050		11 = >00 <=050
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				9≂Missing	The second secon
U.Date of Aconisition		YES	YES	YES	YES
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	9=Not Applicable/Not Available				
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	2±No.				
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	3=sn a property on a tribal land and insured under FHA's Section	3=VA-Guaranteed	3=HECMs	3=HECMs	
	248 program. HUD's Section 184 program, or the Title VI program	4=FSA/RHS-Guaranteed	4=No Federal Guarantee	4=No Federal Guarantee	
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Fract Time Bayer 14-76	35 Number of Borrowers	99=Missing	ON	YES	YES	YES
17 17 17 17 17 17 17 17	36 First-Time Home Buyer	In Yes	ON	YES	YES	YES
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Figure F		Securitization Investment Trust (FASIT) security			and control communities of the property of the	The same of the sa
1.2 Description and the state of the control of mander grape of financing activity 1.2 Description and the control of production moder a risk-sharing arrangement (with a federal agency) 1.2 Imparticates of all or a protion of a financing activity (ABS) 1.2 Imparticates of all or a protion of a financing land (ABS) 1.2 Imparticates of all or a protion of a financial Marticette 1.2 Imparticates of all or a protion of a financial Asset 1.3 Imparticates of all or a protion of a financial Asset 1.4 Imparticates of all or a protion of a financial Asset 1.5 Imparticates of all or a protion of a financial Asset 1.5 Imparticates of all or a protion of a financial Asset 1.5 Imparticates of all or a protion of a financial Asset 1.5 Imparticates of all or a protion of a financial Asset 1.5 Imparticates of all or a protion of a financial Asset 1.5 Imparticates of all or a protion of a financial Asset 1.5 Imparticates of all or a protion of a financial Asset 1.5 Imparticate of all or a protion of a financial Asset 1.5 Imparticate of all or a financial Asset 1.5 Imparticate of all or a protion of a financial Asset 1.5 Imparticate of all or a financial Asset 1.5 Imparticate of a financial and other 1.5 Impartic		14=credit enhancement of an obligation issued by a Kear	The second secon	CARPORT STORY - COMMENT TO COMPANY - CO.		
11-movtgage acquisition under a risk sharing attragement 12-movtgage acquisition under a risk sharing attragement 12-movtgage acquisition under a risk sharing attragement 12-movtgage acquisition and a rate Basked Security (ABS) 13-movtgage acquisition of a commercial Maying 13-movtgage acquisition of a commercial Maying 13-movtgage acquisition of a feet Estate		15.20 mm the substitution of another type of financing activity			The second of the second secon	
such a federal agency 1 paradrase of a such a greater to call my a parkin of an Asset Backed Security (ABS) 1 paradrase of a lot a parkin of an Asset Backed Security (ABS) 1 paradrase of all or a parkin of an Asset Backed Security (ABS) 1 paradrase of all or a parkin of a commercial Marquege 1 Backed Security (CMBS) 1 degratement (value) (BEMIC) security 1 for security in the Security of a security 1 for security in the Security of a security 1 for security of a security of a security 1 for security of a security of a security 1 for security of a security of a security 1 for security of	the contract of the contract o	31=mortgage acquisition under a risk-sharing arrangement		TO SHAPE TO THE RESIDENCE OF THE PROPERTY OF T		
Injuratives of all or a portion of a New or beauty (ABS) Injuratives of all or a portion of a New or beauty (ABS) Injuratives of all or a portion of a Commercial Martgege Industrian of all or a portion of a Lean Essue Martgege Industrian of all or a portion of a Real Essue Martgege Investment or Conding (RMM) (Security Infustrian or Condi	The second secon	with a federal agency		COLUMN TO THE PROPERTY OF THE PARTY OF THE P	A STATE OF THE PARTY OF THE PAR	
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Hapteria Scenariy (CMBS) Hapteria Scenariy (CMBS) Hapteria Contain (MAC) security Hapteria Contain (MAC) security Hapteria Contain (MAC) security Securitation investment Trust (MAC) security Securitation investment Trust (MAC) security Cases and the part of a		42-Epurchase of all or a partion of a Commercial Martenee	The second secon		The second secon	
Helparchase of all or a pertion of a Real Estate Marques Insertment Croadia (REMIX) security	the second secon	Backed Security (CMBS)				The second secon
Investment of Cachini (RMM) is security	The second secon	14=purchase of all or a portion of a Real Estate Mortgage		the second state of the second	The commission of the Children of the Commission	
Fine prize Real Estate Owned 18-Year 18-Ye	game I was assessed to the control of the control o	Investment Conduit (REMIC) security	The second secon		Commission of the commission o	Company of the control of the contro
46-50-wither purchase of a security	Total or particular to the particular and construction of the particular to the particular and the particula	Securitization Investment Trust (FASIT) security			THE THE PERSON NAMED AND THE P	To the second se
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Greater Foundation Control C	The second second statement of the second se	62=scasoned morigage purchase for cash	AND A SERVICE AND A STANDARD REPORT OF THE PARTY OF THE P		THE COMMISSION OF THE PROPERTY	THE RESERVE TO A PARTY OF THE PROPERTY OF THE
Generative Real Estate Owned 1 Feb		6.5=corrent went mortgage putchase not cash 6.4=seriouned swarp burchase	The second secon			
1= Yes 1= Yes 1= Yes 1= Yes YES		65=current year swap purchase				CONTRACT TO THE PROPERTY OF TH
Public Subsidy Programs Facker Land Facker Land Facker Land Packer Land Facker Land Facker Land Packer Land Facker Land Facker Land Packer Land Facker Land	39 (7) Enterprise Real Estate Owned	I=Yes	YES	YES	YES	YES
Public Subsidy Programs 1=Federal custs NES		January Available				And the second s
	40 (2) Public Subsidy Programs	I=Federal only	YES	YES	YES	YES
Section Sect		2=State or Local only		Commence of the first state of the state of		
Selected and other forms of the selected and other feetings of the selected of	mandalaman	3=Other/Private Subsidy only		Vision where the command of the adjustment properties of the properties of the contract to the same and		
Gestine or Ir-cal and Other Telephola New Privated of Other Defined in the Powel of		S=reakin and Other			THE CONTRACT OF THE PERSON NAMED IN COLUMN 1 TO SECURE ASSESSMENT OF THE PERSON OF THE	The second secon
7=Feberel. State or Local and Other 9=Data blot Provided		6=State or Loxal and Other				CONTROL OF THE PROPERTY OF THE WAY OF THE WA
S=1Mai NN Frivinda		7=Federal, State or Lixal and Other	The second secon	ATTENDED TO SECURE AND ADDRESS OF THE PERSON		The second secon
		V=Data Nea Privided				

	V. J. L. L.	Census Trust File	National File A	National Eile B	National File C
# Frield Description	Values 1 - American Indian or Abstra Nation	ON	YES, but recode fields	YES but recode fields	YES
+1n-1c (b) Boltower Race of Danished Origin 1-			410	41a 41f as a single field 41 as	
	2-Diode on Artistan American	-	1=American Indian or Alaskan Native	In American Indian or Alaskan Nation	-
	Jack of Antesian of Other Pacific Islander		2=Asian	2=Asian	
	5-Miles		3=Black or African American	3=Black or African American	
-	SEWING 6-Information Mat Described by Apolicing		4=Native Hawaiian or Other Pacific Islander	4=Native Hawaiian or Other Pacific Islander	
	Official and provided by Approximation Mail Internal or Telephone Application		5=White	5=White	
	7=N.4 Applicable		6=Two or more races	6=Two or more races	
-	9=Not Available		7=Hispanic or Latino	7=Hispanic or Latino	
		34	9=Not avaitable/not appl	9=Not available/not applicable	VILLE
41f (6) Borrower Ethnicity	= Hispanic or Latino	NO.	EST	TES	TEST TO THE STATE OF THE STATE
	Zamot Hispanic or Latino Radiometrian Not Described by Analismot	The second secon	MALE TO SELECTION OF THE PROPERTY OF THE PROPE	A STATE OF THE STA	
The second secon	in Mail. Internet, or Telephone Application	The state of the s	THE RESERVE AND THE PARTY OF TH		
	4=Not Applicable			And the second state of the second se	The second secon
CALCULATION AND AND AND AND AND AND AND AND AND AN	9=Not Available			The control of the co	The second secon
2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	I to the second of the second	S	VES her canada fields	VES har march fields	XES
42a 42c (6) Co-Borrower Race or National	J=American Indian of Alaskan Native		,c.F	About feed a simple field Above	LES
E-101511	3=Rinck or African American	The second country lab to the co	1=American Indian or Alaskan Native	1=American Indian or Alaskan Native	
	4=Native Hawaiian or Other Pacific Islander		2=Asian	2=Asian	the second course of the second can have calculated as a second of the second can
	5=White	The second secon	3=Black or African American	3=Black or African American	
	6=Information Not Provided by Applicant		4=Native Hawaiian or Other Pacific Islander	4=Native Hawaiian or Other Pacific Islander	
The second secon	in Mail, Internet, or Telephone Application		5=Walle	5=White	
CONTROL CONTRO	JENNA ADDIKABUS O - N	and the second second and any ordered was \$40,000 to \$100. All the second secon	7-Historia or Letino	7-Historic at ation	THE RESERVENCE OF PRINCIPLES AND ADDRESS A
	SENO CONTINUED IN		9=Not available/not applicable	9=Not available/not applicable	Control of the second of the s
420(6) Co-Borrower Ethnicity	1=Hispanic or Latino	ON		YES	YES
	2=not Hispanic of Latino				THE PROPERTY OF THE PROPERTY O
	3=Information Not Provided by Applicant		The second secon		CORP. T. C. CO. C. CORD. C.
AND STATE OF THE PARTY OF THE P	in Mail, Internet, or Telephone Application			Commenced in the supplier and the contract of the supplier and the supplie	
	4=Not Applicable	The second secon	and the commence of the control of t	A COLO COMPONIO (AND COMPONIO A MARKATA A MARK	
	DENO CO-PATOWER DENO CO-PATOWER DENO CO-PATOWER			ANT THE RESEARCH SHALL AND ADMINISTRATION OF THE RESEARCH SHALL SH	
A3 D. Sandaw	1-Mala	CX		CN	YES
43) Boltower Creder	PENNIC PERMILE PERMILE		THE PERSON NAMED AND ADDRESS OF THE PERSON NAMED IN COLUMN 1. THE PERSON NAMED IN COLUMN 1.	the control of the co	7
The second secon	3=hrymation Not Provided by Applicant		to a company of the propagate of the second	The second secon	
THE RESERVE THE PROPERTY OF TH	in Mail. Internet, or Telephone Application	Marie de la companya	AND THE RESERVE THE RESERVE THE RESERVE THE PROPERTY OF THE PR		
	4=Not Applicable				
	9=N/n Available				COLUMN TO SERVICE STATE OF THE
44 Co-Borrower Gender	1=Male	Ž	ON	ON O	TES
Total Control of the	A=remaics N=Provided by Ambient			The same of the contract of th	
THE REPORT OF THE PROPERTY OF THE PARTY OF T	in Mail. Internet, or Telephone Application				
A CONTRACTOR OF THE CONTRACTOR	4=Nw Applicable	A 1998 1 2 20 20 20 20 20 20 20 20 20 20 20 20 2	The second secon	The second secon	The control of the co
	9=Not Available	SIN		VES	VEC
	999EData Not Provided (000ED-bas No Deceled	ON	YES	YES	YES
47 (5) Octobates Civie	1=Principal Residence/Owner-Occupied	YES, but redefine and		YES, but redefine and	YES
the same of the sa	2=Second Itame	recode as:		recode as:	
	3=Investment Property (Rental)	1=Owner-Occupied property		1=Owner Occupied	
	9=Not Available	2=investment Property	commence of the commence of th	2=Rental Unit in an Owner-Occupied Property	Communication of the Communica
	The second of th	y=Not Avaliable	the second or the second of th	5=mvestment Property (Rental) 9=Not Available	
48 Number of Units		YES	ON		YES
49 Unit - Number of Bedreams	99=Data Not Provided	YES	YES	YES	YES
50 Unit - Owner Occupied	=Ycs	YES	YES	ON	YES
\$1 Had Afficedubility Cottonwey	J=No.	YES	S	ON	YES
21 Unit - Arrogaminy Caregory	Low-fincting from the very				-
	2=Very Low-Income Family. in a Low-Income Area	Charles of the control of the contro	the first of the second of the	TO THE COMMENT OF THE	
A VICTOR DE LA CONTRACTOR DEL CONTRACTOR DE LA CONTRACTOR DE LA CONTRACTOR DE LA CONTRACTOR	3=Very Low-Income Family. Not in a Low-Income Area			TO THE TOTAL PROPERTY AND ASSESSMENT OF THE PARTY ASSESSME	
	4=()(her for any contraction of the contraction of		A COMMAND THE CO. S. C.		
ADDROGRAD TO THE STATE AND THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.	∑=RNA AVSIGIOUS ∩=Missions ∩=Missions	THE RESERVE THE PERSON OF THE	Confidentiation and the contract of the contra	The second secon	The second secon
	() = N I N II II	The property of the party of th			

	L	TO T	National Edge A	National Ella D	Notional File
# Field Description	Values	CERSON HACE FIRE	Vice Vice	33A	VEC
52 Unit - Reported Rent Level	99999=Not Applicable	YES	Vice	VES	VEC
53 Unit - Reported Rent Plus Utilities	99999=Not Applicable	YES	YES	YES	YEAR
54 (2) Fannie Mae Exclusions	1=Excluded from Goal Reporting	YES	YES	YES	YES
55 (4)(7) Geographically Targeted Indicator	1=Ycs	NO. Added Field	NO. Added Field	NO. Added Field	
	9=Not Applicable				
56 (6) Rate Spread	0 = Noi applicable, noi reported, or Jess than 3.0 for 1st liens (or Jess than 5.0 for subvidinal ellens)	ON	YES	YES	YES
The state of the s	(10f 200) the thresholds are 1.5 and 5.1 tespectrety)	CX	YES	YES	YES
27 (b) HOEFA Status	1 = 1 CS 3 = No.	A THE PARTY OF THE		14 (A) (1) (i) the elementation of the form state (M) and parameters become deep conducted VI (A) A VI (A)	A CONTRACTOR OF THE PARTY OF TH
	9 = No available, not applicable		TOTAL THE TAXABLE TO THE TAXABLE TO THE TAXABLE TO TAXA		
58 (6) Property Type	1 = One to four-family (other than manufactured bousing)	ON	YES	YES	YES
	2 = manufactured housing	The second secon		The second secon	
	9 = unknown	ON	SELA	XEX	YES
59 (6) Lien Status	= secured by a first lien	ANN	F. C. S. C.	231	The second secon
The second secon	2 = secured by a subordinate lied 3 = not secured by a lien	The second secon	The second secon	the first course of the fi	The second secon
and the second s	4 m NA applicable	THE RESIDENCE OF THE PROPERTY			
60 (8)(Credit Score	1 = Less than 620	YES	YES	YES	ON
The second secon	2 = 620 - < 660			TO THE RESIDENCE OF THE PROPERTY OF THE PROPER	The second secon
	3 = 660 - < 700	THE RESERVE TO SERVE THE PROPERTY OF THE PROPE			
The second secon	4 = 700 - < 760	The second secon	AND THE REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN STREET, THE PERSON NAM	estable to the speciment of the specimen	the second discountry of the last of the second second second second
	5 = 760 or greater	The second secon			
	9 = Missing	VIC	VES	VIIC	VICE LA
61 (8) Purchase Price	(99999999) = Missing	XES	IES	1153	actual values rounded to nearest \$1 000
	THE RELEASE OF THE PARTY OF THE		A CONTRACT OF THE CONTRACT OF	AND THE THEORY OF THE PROPERTY OF THE TRANSPORT OF THE TR	
62 (8) Interest Rate at Origination	1 = Less than 4,00%	λES	YES	YES	ON
The state of the s	2 = 4.00 - < 4.50%				
	3 = 4.50 - < 5.00%				
	4=5.00 - < 5.50%			The control of the co	
	S = 5.50 < 6.00%		the contract of the contract o	TO DO IN AN ADMINISTRAL TO SERVICE AND ADMINISTRAL PROPERTY OF THE PROPERTY OF	the control of the center control or comment of the transfer control of the center.
	6 = 6.00 - 6.50%	manuscriptorists of the contract of the contra	and the second section of the second	MARKET OF THE STATE OF THE STAT	The same of the sa
1000	7 = 6.50 < 7.00%		The second secon	A SECTION OF THE PROPERTY OF T	
	$8 = 7.00 \cdot < 7.50\%$	The second secon			
	9 = 7.50 × 8 (00%	The second secon	The second secon	A SECTION OF THE PERSON OF THE	
	10 = 8.00% or greater		The second secon	The second secon	The second of the second secon
	99 = Missing	U.J.F.	VILLO	SUX	NO
63 (8) Portfolio Flag	1 = Not held on partfolio	T 125	1 C.S.	AND THE RESIDENCE AND ADDRESS	The second of th
64 (8) Decree Remindrated	2 = Retained on Evittonio 9999=Nn available	YES	YES	YES	ON
			To seem to 1 months to the first left of the control of the contro		
The second secon		The second secon		The second secon	
Notes:	Nigor. O. Th., connected number is conductived between each of the finel and national files.	The second secon			
(2) Not amplicable to 1996 and beyond date	ata sets. Central city is as defined by the Office of Management and Budget.	AND THE RESIDENCE OF THE PROPERTY OF THE PROPE			The state of the s
(3) The borrower income ratio field is defi	(3) The horrowor income ratio field is defined for rental units in National File B to reflect the affixedability of units based on rent data submitted by the Enterprises.	by the Enterprises.	The same and the same of the s		
(4) Not applicable to 1993-1995 data sets.	S	The second secon		ter a mar . In . In . I was a common many frame of the second common to the Second Second Control of S	
(5) National File B is recoded so that refut	and owner-securing units of 2 - unit projections can				Andrew over a company of the contract of the c
(7) Not upplicable to 2010 and beyond data sets.	ALL SELS.			AND THE RESERVE TO THE PROPERTY OF THE PROPERT	
(8) Not applicable to 1993-2009 data sets.					1,000,000,000,000,000,000,000,000,000,0
	The state of the s		ment of the second of the seco	Commence of the commence of th	
				e de l'annue de la desta de la companya de la comp	

Field Description of two parts: one part scenaria montgage keed data on all multifants) properties. Including the Contains of two parts: one part scenaria montgage level data on the order consists of unit class level data for all multifants) properties. Including the Contains of two parts: one part scenaria montgage level data and the order consists of unit class level data for all multifants properties. Including the Contains		Proprietary Information/Public-Use Data		
Values V	sus Tract File" contains mortgage-level data on all m onal File" consists of two parts: one part contains m	ultifamily properties ortgage level data and the other consists of unit-class-level data for all multifamily properties.		
1 Carter Trainer Plage Li-Trainine Males Nr. butt. cocks as a Six particular par		Values	Census Tract File	National File
Very but record at a Sequential Number (1) NO	0	1=Fannie Mae 0=Eooddin Mac	No. of the management of the second	OF THE PROPERTY AND
Concord Missing Concord Missing Concord Missing	I Joan Number	t=1 tydnic trac	Yes, but recode as a	Yes, but recode as a
Month				Sequenti
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0.0000-Missing 0.0000-Missing 0.0000-Missing	3 US Postal Zip Code			
Otto-Missing Otto-Missing	4 MSA Code	(0000)=Missing	X	YES
According to the second Arabitable According		99999=non-metropolitan area		
NO NO NO	S Place Code - FIPS		YES	YES
1	6 County - 2000 Census	000=Missing		
First Entirely Within Central City Particle Particle Within Central City 2	7 Census Tract - 2000 Census	000000=Missing)X	
2=Tract Emiraly Outside Central City	8 (2) Cancus Tract Geographic	1=Tract Entirely Within Central City	Ž	
3=Cantal City Split Taat 200 2	Decionation	2=Tract Entirely Outside Central City		Andrew Complete Company of the Compa
9909=Not Able To Code 9909=Not Able To Code 9909=Not Available 990909=Not Available 990909=Not Available 990909=Not Available 990909=Not Available 99099=Not Available 990909=Not Available 990909=Not Available 90090=Not Available 90090=Not Available 90090=Not Available 90090=Not Available 90000=Not Available 9	TOOLST TO	3=Central City Solit Tract		
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9998=Not Available 9998=Not Available 9998=Not Available 9999=Not Available 1 = >=0, < 2 = >=10, < 2 = >=10, < 3 = >>=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 30, < 3 = 3	9 (2) Central City Flag 1	9999=Not Able To Code	N.	YES
Percent Minority 9999=Not Applicable NO Acdian Income 9999=Not Available 1 = >=0, <	10 (2) Central City Flag 2	9998=Not Available	N	YES
9999=Not Available	The same of the sa	9999=Not Applicable		
1 = >=0, < 1 = >=0, < 2 = >=10, < 2 = >=10, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 3 = >=30, < 4 = >=0, < 5 = >=0, < 5 = >=0, < 5 = >=0, < 5 = >=0, < 6 = >=0, < 7 = >=0, < 8 = >=30, < 8 = >=30, < 9 = Missing 9 = Missing 9 = Missing 9 = Missing 1 = >=0, <=8, <=8, <=8, <=8, <=8, <=8, <=8, <=8	11 2000 Census Tract - Percent Minority	9999=Not Available	SX.	YES, but recode as:
2000 Census Tract - Median Income 999999=Not Available 899999=Not Available 999999=Not Available 999999=Not Available NO	The state of the s			1 = >=0, <10%
2000 Ceasus Tract - Median Income 999999=Not Available 999999=Not Available 909999=Not Available NO				2 = >=10, <30%
2000 Census Tract - Median Income 999999=Not Available NO Available NO Person Ratio 99999=Not Available NO Available NO Person Ratio 99999=Not Applicable NO Applicable NO Person Ratio 99999=Not Applicable NO Available NO Person Ratio 99999=Not Available NO Available NO Person Ratio 99999=Not Available NO Person Ratio 999999=Not Available NO Person Ratio				3 = >= 30, <=100%
2000 Census Tract - Median Income 999999=Not Available NO 2000 Local Area Median Income 99999=Not Applicable NO Tract Income Ratio 99999=Not Applicable NO Area Median Family Income 999999=Not Available 1 = >0% c=80 Area Median Family Income 999999=Not Available NO Affordability Category 1 = >=20% of the units in the property are affordable at or below 60% AMI YES Affordability Category 1 = >=20% and >=40% NO A = <20% and <=40%				9 = Missing
2000 Local Area Median Income NO Tract Income Ratio 99999=Not Applicable NO Tract Income Ratio 1 = >0, <<8	12 2000 Census Tract - Median Income	999999=Not Available	SZ	
Tract Income Ratio 9999=Not Applicable NO 1 = >0, <=80 Area Median Family Income 999999=Not Available 2 = >80, <=	13 2000 Local Area Median Income	999999=Not Available	SZ .	YES
Affordability Cacegory 1 = >0.0 < = 80	14 Tract Income Ratio	9999=Not Applicable	X	YES, but recode as:
Area Median Family Income 999999=Not Available Affordability Category 1 = >=20% of the units in the property are affordable at or below 50% of Area 2 =>80, <=120% 3 =>120% 3 =>120% 4 =>20% of the units in the property are affordable at or below 60% AMI 5 = 20% and 0=10% 5 = 20% and 0=10% 6 = Missing 6 = Missing 7 = 20% and 0=10% 8 = Not Available 8 = Not Available 8 = Not Available 8 = Not Available 9				1 = >0, <=8
Afrordability Category Afrordability Category 2 = <20% and >=40% 3 = >120% 9 = Missing 1 = >=20% of the units in the property are affordable at or below 50% of Area 2 = <20% and >=40% 3 = >=20% and >=40% 4 = <20% and <=40% 8 = Not Available 8 = Not Available 8 = Not Available 9 = Missing 9 = Missing 9 = Missing 9 = Missing 1 = >=20% of the units in the property are affordable at or below 60% AMI 2 = <20% and >=40% 9 = Missing 1 = >=20% and >=40% 1 = <20% and <=40% 2 = <20% and <=40% 3 = >=20% and <=40% 4 = <20% and <=40% 5 = <20% and <=40% 5 = <20% and <=40% 6 = <20% and <=40% 7 = <20% and <=40% 8 = Not Available 8 = Not Available 9 = Missing 1 = <20% and <=40% 9 = Missing 9 = M				2 = >80, <=120%
Area Median Family Income 999999=Not Available NO Affordability Category 1= >=20% of the units in the property are affordable at or below 50% of Area YES Bedian Income (AMI), and <10% are affordable at or below 60% AMI				3 = >120%
Affordability Category 1= >=20% of the units in the property are affordable at or below 50% of Area YES Affordability Category 1= >=20% of the units in the property are affordable at or below 60% AMI YES 2= <20% and >=40% 3= >=20% and >=40% 3= >=20% and <=40%			The contract of the first of the contract of the first of the contract of the	9 = Missing
Affordability Category 1= >=20% of the units in the property are affordable at or below 50% of Area Median Income (AMI), and <40% are affordable at or below 60% AMI 2= <20% and >=40% 3= >=20% and >=40% 4= <20% and <40% 8= Not Available	15 Area Median Family Income	999999=Not Available	DN	
= >=20% of the units in the property are affordable at or below 50% of Area Median Income (AMI), and <40% are affordable at or below 60% AMI 2= <20% and >=40% 3= >=20% and <40% 4= <20% and <40% 8= Not Available			T P OR OTHER DESIGNATION OF THE PROPERTY OF THE PROPERTY OF THE BOARD AND ADMINISTRATION OF THE PROPERTY OF TH	
Median Income (AMI), and <40% are affordable at or below 60% AMI 2 = <20% and >=40% 3 = >=20% and >=40% 4 = <20% and <40% 8 = Not Available	16 Affordability Category	1= >=20% of the units in the property are affordable at or below 50% of Area	YES	
2= <20% and >=40% 3= >=20% and >=40% 4= <20% and <40% 8= Not Available		Median Income (AMI), and <40% are affordable at or below 60% AMI		
3= >=20% and >=40% 1= <20% and <40% 8= Not Available		2 = <20% and $>=40%$		
1= <20% and <40% 8= Not Available		3= >=20% and >=40%		
8 = Not Available		4 = 20% and $40%$		AND THE PERSONNELS OF THE PERS
UNIVERSITY OF THE PROPERTY OF	STATE OF STA	S—Not Available		
		0-1101 7041140110	W. S. J. T. Martin (SAA) Control of the Assessment of the Control	PROPERTY OF THE PROPERTY OF TH
9= Not Eligible				_
		9= Not Engible		

# Field Description	Values	Census Tract File	National File
17 Acquisition UPB		YES, but recode as:	YES
The second secon	and the second of the second o	actual values rounded to nearest \$1,000	A STATE OF THE PARTY OF THE PAR
18 Participation Percent		YES	YES
19 Date of Mortgage Note		YES	YES, but recode as:
			1=Originated same calendar year as acquired
	CONTROL OF A TIME THE TO THE PROPERTY OF THE PROPERTY CONTROL OF THE TOTAL OF THE T	The second secon	2=Originated prior to calendar year of
			acquisition 0-Missing
20 Date of Acquisition		YES	YES
21 Purpose of Loan	=Purchase	YES, but recode as:	
	2=Refinancing	l =Purchase	
THE RESERVE THE PROPERTY OF TH	3=New Construction	2=Refinancing	MANAGEMENT OF THE PROPERTY OF
	4=Home Improvement/Rehabilitation	4=Home Improvement/Rehabilitation	CART 1 (A) FERREIGN CAN CAN CAN CAN CAN CAN CAN CAN CAN CA
	9=Not Applicable/Not Available	9=Not Applicable/Not Available/Other	
22 Cooperative Project Loan	1=Yes	YES	YES
	2=No		
	8=Not Available		
	9=Not Applicable		
23 (2) Refinancing Loan from Own Portfolio	=Yes	YES	YES
	2±No		TOTAL TOTAL TO THE PERSONNEL TO THE PERS
	9=Not Applicable		
24 (5) Special Affordable, Seasoned Loan:	I=a state housing finance agency	YES	YES
Are Proceeds Recycled?	2=an affordable housing loan consortium		
	3=a qualifying Federally insured credit union		
	4=a community development financial institution, public loan fund,		
	or non-profit mortgage lender		
	5=a member of another class of mortgage lenders determined by FHFA to qualify		
	6=a qualifying BIF- or SAIF-insured depository institution with a satisfactory		
	performance evaluation rating under the Community Reinvestment Act		
	7=an institution which the Enterprise has determined to meet the requirements		
	in 12 U.S.C. 4563(b)(1)(B) (2009)		
	8=the mortgage is a federally related mortgage where the Enterprise has		
	provided documentation to FHFA that supports eligibility to count		
And Advisory (1931) (Additionally 1931)	toward the special affordable housing goal		
	9=the mortgage is a federally related mortgage which is eligible to count		
	toward the special affordable housing goal, 12 U.S.C. 4563(b)(1) (2009)		
	0=the mortgage is not eligible to count toward the special affordable		
	housing goal under any of the above provisions.		
25 Mortgagor Type	1=Individual	YES	YES
	2=For Profit Entity		
	3=Nonprofit Entity		
TO A CONTRACT OF THE PROPERTY	4=Public Entity		
I SECOLO ALCO DESCRIPTION OF A COLOR MANAGEMENT AND A COLOR AND A	5=Other		
26 Term of Mortgage at Origination		YES	YES
27 Loan Type	1=Fixed Rate	YES	YES
	2=ARM		
	NdD-2		

11 Cald December	Values	Census Tract File	National File
# Field Description	County 	YES	YES
28 Construction Loan	1=165		
	2=No		
29 Amortization Term	998=Non-Amortizing Loan	YES	YES
The contract of the contract o	999=Not Available		
30 (3)(5) Lender Institution		YES	YES
The same and the s			
31 (3)(5) Lender City		YES	YES
20 (2) (1) (1) (2) (2) (2)		YES	YES
32 (3)(2) Lender State			THE PROPERTY OF THE PROPERTY O
33 Type of Seller Institution	1=Mortgage Company	YES but recode as:	YES but recode as:
The statement of the st	2=SAIF Insured Depository Institution	1=Mortgage Company	1=Mortgage Company
THE RESERVE THE PROPERTY OF TH	3=BIF Insured Depository Institution	2=SAIF Insured Depository Institution	2=SAIF- or BIF-Insured
	4=NCUA Insured Credit Union	3=BIF Insured Depository Institution	depository institution
	5=1 ife insurance company	4=NCUA Insured Credit Union	3=NCUA Insured Credit Union
A THE PARTY AND A STREET OF THE PARTY ASSESSMENT OF THE PARTY AND A STREET OF THE PARTY ASSESSMENT OF	6=State or local housing finance agency	5=Other	4=Other
	7,8=other type of lender		
THE RESERVE OF THE PARTY OF THE	9=unknown		
34 Federal Guarantee	1=originated under HUD's Home Equity Conversion Mortgage	YES but recode as:	YES but recode as:
	(HECM) Insurance Program	1=Conventional/Other	1=Yes
	2=covered under the Rural Housing Service's Guaranteed Rural Housing	2=FHA-Insured	2=No
The state of the s	Loan Program	3=VA-Guaranteed	3=FHA Risk Sharing
THE PROPERTY OF THE PROPERTY O	3=on a property on a tribal land and insured under FHA's Section 248	4=FSA/RHS-Guaranteed	9=Not Available
	program, HUD's Section 184 program, or the Title VI program		
A SECRETARIA DE LA CONTRACTOR DE LA CONT	4=its purchase by the Enterprise assists in maintaining the affordability of		
	assisted units in eligible multifamily housing projects with expiring contracts	ACCUMANTAL PROPERTY OF A PROPERTY AND ADMINISTRATION OF A PROPERTY OF A	THE PROPERTY OF THE PROPERTY O
	5=involves Federal guarantees, insurance or other Federal obligation, where		
AND THE PROPERTY OF THE PROPER	the Enterprise has submitted supporting documentation to FHFA		
	6=the mortgage is awarded half credit toward the pre-2010 special affordable		
	housing goal because it is insured under HUD's Title I program		
	7=it otherwise has a federal guarantee from the Federal Housing		
	Administration (FHA)		
	8=it otherwise has a federal guarantee from the Department of Veterans Affairs (VA)		
	9=it has some other type of federal guarantee		
	0=the mortgage has no federal guarantee		
35 FHA Risk Share Percent		YES	YES
	AND THE PROPERTY AND TH		

		AND ADDRESS OF THE PROPERTY OF	
# Field Description	Values	Census Tract File	National File
36 Acquisition Type	11=credit enhancement of a State or local mortgage revenue bond	YES	YES
THE REAL PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS			
TARREST AND PROPERTY OF THE PR	Mortgage Investment Conduit (REMIC) security		
The second section of the second second section is the second section of the second section of the second section is the second section of the second section of the second section se	13=credit enhancement of all or portion of a Financial Asset		
COLUMN TO THE PROPERTY OF THE	Securitization Investment Trust (FASIT) security		
to make the second of the seco	14=credit enhancement of an obligation issued by a Real		
And the state of t	Estate Investment Trust (REIT)		
	15-29=credit enhancement of another type of financing activity		
	31=mortgage acquisition under a risk-sharing arrangement		
	with a federal agency		
	41=purchase of a State or local mortgage revenue bond		
	42=purchase of all or a portion of an Asset Backed Security (ABS)		
ACTION OF THE PARTY OF T	43=purchase of all or a portion of a Commercial Mortgage		
	Backed Security (CMBS)		
Wednesday Company of the control of	44=purchase of all or a portion of a Real Estate Mortgage		
	Investment Conduit (REMIC) security		
	45=purchase of all or a portion of a Financial Asset		
TO STATE OF THE PARTY OF T	Securitization Investment Trust (FASIT) security		
	46-59=other purchase of a security		
	61=asset management refinance		
The state of the s	62=scasoned mortgage purchase for cash		
TOTAL STATE OF THE PROPERTY OF	63=current year mortgage purchase for cash		
	64=seasoned swap purchase		
	65=current year swap purchase		
37 (5) Enterprise Real Estate Owned	1=Yes	YES	YES
	2=No		
TO THE PARTY OF TH	3=Not Available		
38 (5) Public Subsidy Program	1=Federal only	YES	YES
	2=State or Local only		
	3=Other/Private Subsidy only		
	4=Federal and State or Local		THE REPORT OF THE PROPERTY OF
	S=Federal and Other		A CONTRACTOR OF THE CONTRACTOR
	6=State or Local and Other		
	7=Federal, State or Local and Other	W. A	
	9=Data Not Provided		
39 Total Number of Units		YES	
40 (2) Special Affordable - 45 Percent	0=Missing or Not Applicable	YES	
41 (2) Special Affordable - 55 Percent	0=Missing or Not Applicable	YES	
42 (2) Fannie Mae Exclusions	1=Excluded from Goal Reporting	YES	YES
43 (3)(5) Geographically Targeted Indicator	1=Yes	NO, Added Field	NO, Added Field
	$2\pi N_0$	The second secon	
	9≂Not Applicable		
The second secon	Designation of the factor of the control of the con		

red by a first lien and mational files Enterprise Multifamily Mortgage Data Broprietary Information/Public-Use Data Froprietary Information/Public-Use Data Proprietary Information/Public-Use Data WES YES YES 1-0-1 Bedroom 2 = 2 or more by a lien 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 2 = 2 or more by a lien 3 = 2 or more by a lien 4 = 80, <==0 5 = 2 or more by a lien 4 = 80, <==0 5 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 1 = >-0, <=>0 2 = 2 or more by a lien 2 = 2 or more by a lien 3 = 2 or more by a lien 4 = 80, <==0 5 = 2 or more by a lien 4 = 80, <==0 5 = 2 or more by a lien 1 = 2 or more by a lien 2 = 2 or more by a lien 3 = 2 or more by a lien 4 = 80, <==0 5 = 2 or more by a lien 5 = 2 or more by a lien 1 = 2 or more by a lien 1 = 2 or more by a lien 2 = 2 or more by a lien 3 = 2 or more by a lien 4 = 80, <==0 5 = 2 or more by a lien 4 = 80, <==0 5 = 2 or more by a lien 5 = 2 or more by a lien 5 = 2 or more by a lien 6 = 2 or more by a lien 6 = 2 or more by a lien 8 = 2 or more by a lien 9 = 2 or more by a lien 1 = 2 or more by		(208)	Census Tract File	National File	
1 = secure by a list form to the content by the c				VES	
2 = 100 strong to a substitute lie in the motion of the first indicate lie indica	50 (4) Lien Status	1 = secured by a first lien	ON The second se	CTI	
2 = not secured by a litenal distance of Management and Budget 1 = not applicable 2 = not able 2 = not able 2 = not able 3 = not applicable 3 = not applicable 3 = not applicable 4 = not applicable 3 = not applicable 4 = not applicable 4 = not applicable 5 = not applicable 6 = not applicable 7 = not applicable 8 = not applicable 9 = not applicable 1 = not applicable 1 = not applicable 1 = not applicable 2 = not applicable 3 = not applicable 3 = not applicable 4 = not applicable 5 = not applicable 6 = not applicable 1 = not applicable 1 = not applicable 2 = not applicable 3 = not applicable 3 = not applicable 4 = not applicable 5 = not applicable 6 = not applicable 1 = not applicable 1 = not applicable 2 = not applicable 3 = not applicable 3 = not applicable 4 = not applicable 3 = not applicable 4 = not applicable 5 = not applicable 6 = not applicable 1 = not applicable 1 = not applicable 2 = not applicable 3 = not applicable 3 = not applicable 4 = not applicable 1 = not applicable 2 = not applicable 3 = not applicable 3 = not applicable 4 = not applicable 1 = not applicable 2 = not applicable 3 = not applicable 3 = not applicable 4 = not applicable 2 = not applicable 3 = not applicable 4 = not applicable 2 = not applicable 3 = not applicable 4 = not applicable 3 = not applicable 4 = not applicable 2 = not applicable 3 = not applicable 4 = not applicable 2 = not applicable 3 = not applicable 4 = not applicable 3 = not applicable 4 = not applicable 4 = not applicable 4 = not applicable 4 = not applicabl	The state of the s	2 = secured by a subordinate lien	The second secon	THE PROPERTY OF A COMMAND STATE OF THE PROPERTY OF THE PROPERT	
1 = not applicable	THE REPORT OF THE PARTY OF THE	3 = not secured by a lien			
Free Figure Figur	the confidence of the contract that there is a second to the contract that the contract the contract to the co	1 = not annicable			
December Proper					
The state of the	TOTAL CARD CAR COMMERCIAL COMMERCY COMMERCY MARKET MARKET COMMERCIAL COMPERCIAL COMPERCIAL COMPERCI	The second control of	The state of the s	The second lead of the second	
Enterprise Multifamily Mortgage Data	Notes:	1.00	The second secon	Company of the contract of the	
Accordance of Management and Bauget. British of Management and Bauget.	(1) The sequential number is randomized betwee	een the tract and national files.		Company of the Compan	Ī
Proprietary Information/Public-Use Data Proprietary Information/Public-Use Data Information/Public-Use Data Proprietary Information Informat	(2) Not applicable to 1996 and beyond data sets	s. Central city is as defined by the Office of Management and Budget.			STATE OF STREET
Enterprise Multifamily Mortgage Data	(3) Not applicable to 1993-1995 data sets.				-
Enterprise Multifamily Mortgage Data Unit Class Level Unit Class Level	(4) Not applicable to 1993-2007 data sets.				
Enterprise Mutifarmily Mortgage Data	(5) Not applicable to 2010 and beyond data sets	3.	The state of the s		
Enterprise Mutitfamily Mortgage Data Unit Class Level Unit Class Level Proprietary Information/Public-Use Data VES VES VES to trecode as a Sequential Number (6) VES Sequential Number (6) Sequentia				ANNO 1897 CONTRACTOR AND	
Enterprise Multifamily Mortgage Data					17 17 18 18 18 18 18 18 18 18 18 18 18 18 18
Froprietary Information/Public-Use Data Proprietary Information/Public-Use Data YES Yes. but recode as a Sequential Number (6) YES Yes. but recode as a Sequential Number (6) YES		Enterprise Multifamily Mortgage Data			
Proprietary Information/Public-Use Data Fisher Mac		Unit Class Level	A CONTRACTOR OF THE PROPERTY O	And in control of the	
1=Famic Mac		Proprietary Information/Public-Use Data			
1—Famile Mise 2—Freddie Mac 2—Freddie Ma	THE PROPERTY OF THE PROPERTY O				
2	0 Enterprise Flag	1=Fannie Mae	YES		8
NS YES YES, but recode as: Sequential Number (6) IS Sequential Number (6) YES YES, but recode as: YES, but recode as: YES, but recode as: YES are recode as: YES, but re	The state of the s	2=Freddie Mac			
Sequential Number (6) Sequ	I Loan Number		YES	Yes, but recode as a	-
INS YES, Poil recode as: 1 = 7 Ed room 1 = 0 + Bedrooms 2 = 2 or more Bedrooms 2 = 2 or more Bedrooms YES YES YES YES YES YES YES YES YES YES 1 = > 0, c=50% 2 = > 50, c=60% 2 = > 50, c=60% 3 = > 50, c=60% 3 = > 0, c=80% 4 = > 80, c=100% 4 = > 80, c=100% 5 = > 100% 5 = > 100% 5 = > 100% 6 = Not Available 6 = Not Available 9 = Not Available 6 = Not Available				Sequential Number (6)	
1=0-1 Bedroom 1=0-1 Bedroom 1=0-1 Bedroom 1=0-1 Bedroom 1=0-1 Bedroom 2=2 or more Bedroom 3=2 or	441Unit Type XX-Number of Bedrooms		YES	YES, but recode as:	
PS PE PE PE	TO MANUAL STATE OF THE PARTY OF			1=0-1 Bedroom	
yES YES YES YES YES YES YES YES YES YES YES, but recode as: 1 = >0, <=50%				2= 2 or more Bedrooms	
YES YES <td>ASITinit Type XX-Number of Units</td> <td></td> <td>YES</td> <td></td> <td>ž</td>	ASITinit Type XX-Number of Units		YES		ž
YES YES YES VES, but recode as: 1 = >=0, <=50%	46 Unit Type XX-Average Rent Level		YES	YES	
YES VES. but recode as: 1 = >=0, <=30%	47 Unit Type XX-Average Rent Plus		YES	YES	-
YES YES. but recode as: 1 = >-0, <=50%	Utilities		The second secon		
1 = >=0, <=50% 2 = >50, <=60% 2 = >50, <=60% 3 = >60, <=60% 4 = >80, <=100% 5 = >100% 5 = >100% 5 = >100% 5 = >100% 6 = Nor Available Perry level sequential number in the national file.	18 I Init Tyne XX-Affordability Level		YES	YES, but recode as:	-
2 = >50, <=60% 3 = >0, <=80% 4 = >80, <=100% 4 = >80, <=100% 5 = >100% 5 = >100% 1 = Yes 2 = >100% 3 = >100% 4 = >100% 5 = >100% 6 = Not Available 7 = Yes 8 = Yes 9	to come 1) by your management and			1 = >=0, <=50%	Manager Colores
3 = >60, <=80% 4 = >80, <=100% 4 = >80, <=100% 5 = >100%	The state of the s			2 = >50, <=60%	
4 = >80, <=100% 5 = >100%				3 = >60, <=80%	
S = >100% S =	STATE OF THE PROPERTY OF THE P		7	4 = >80, <=100%	
9 = Not Available 1 = Yes 1 =	THE COLUMN THE PROPERTY OF T			5 = >100%	
0=No or Not Provided 1=Yes L=Yes level sequential number in the national file.				9 = Not Available	
Notes: (6) This number will match the property level sequential number in the national file.	49 Unit Type XX-Tenant Income Indicator		YES	PRIMINERY (A) A THE TOTAL AND A CONTRACT OF THE TOTAL AND	ON.
Notes: (6) This number will match the property level sequential number in the national file.	3				
Notes: (6) This number will match the property level sequential number in the national file.		AND ADMINISTRATION OF THE PROPERTY AND ADMINISTRATI	Manager (1994) (1994) and the residence of the section of the sect		
(6) This number will match the property level sequential number in the national file.	Notes:		THE RESIDENCE OF THE PROPERTY		-
	(6) This number will match the property level s	sequential number in the national file.			