FEDERAL HOUSING FINANCE BOARD

Acquired Member Assets (AMA)
Data Reporting Instructions

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A. Organization of These Instructions

These instructions apply to the data elements collected for Acquired Member Assets (AMA).

B. Overview of the AMA Database

The AMA database and associated Bank data submissions are intended to serve as a central repository for information that 1) summarizes the status, performance, and transactions associated with FHLBank AMA programs; and 2) describes the individual loans that have been acquired under those programs.

C. Frequency of Reporting

Quarterly Reporting

Quarterly submissions are due no later than two calendar months after the quarter end. The reporting periods are:

January 1 – March 31 reported no later than May 31st.
April 1 – June 30 reported no later than August 31st.
July 1 – August 31 reported no later than November 30$^{th.}$
September 1 – December 31 reported no later than February 28th.

Semiannual Reporting

Semiannual submissions are due no later than two calendar months after the quarter end. The reporting periods are:

January 1 – June 30 reported no later than August 31st.
July 1 – December 31 reported no later than February 28th.

D. Data Elements

Quarterly Reporting

Aggregate loan information must be reported quarterly in four tables:

Table 1 – Loan Characteristics (Year-to-Date)
Table 2 – Borrower Characteristics (Year-to-Date)
Table 3 – Loans by State (Year-to-Date)
Table 4 – Status Report (Year-to-Date)

Attachment 3 details each table's specific reporting requirements.

Semiannual Reporting

Individual loan and progress level information must be reported quarterly. Attachments 1 and 2 detail the data elements required for semiannual reporting.

E. Anticipated Technical or Non-Substantive Changes to Elements in 2006-2007

The Finance Board anticipates minor changes to the semiannual specification in late 2006 or 2007. These changes may include the refinement or addition of elements to 1) address changes arising from new Federal Government definitions for geographic statistical area identifiers; 2) identify owner-occupied units in 1-4 multifamily residences; 3) identify the one or more types of credit scores reported; and 4) capture changes in the creditworthiness of AMA mortgage pools.[1]

F. Report Formats

Quarterly Reporting

Quarterly reports must be submitted in 1) an Excel file in the form of the template provided in Attachment 3 to these instructions; and 2) a .PDF file for archiving.

Semiannual Reporting

Semiannual reports must be provided in a *Comma-Separated Value (CSV)* format with elements appearing in the order and formats identified in Attachments 1 and 2 to these instructions.

G. Preparation of Reports

Each Bank shall submit their AMA information in accordance with these instructions. The Banks shall also maintain records in a manner, and with sufficient scope and detail, as to ensure that the information submitted to the Finance Board is prepared and filed in accordance with these instructions and accurately reflects the status, financial condition, and operations. Inaccurate, incomplete, or incorrectly submitted files will not be considered as timely or accurate and must be corrected and resubmitted.

H. Declaration and Signatures

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[1] These elements were among those included in a November 2005 Finance Board Paperwork Reduction Act (PRA) notice soliciting comments on changes to AMA reporting requirements. To date, they have not been implemented in the attached AMA reporting specification. (See 70 FR 66413 (Nov. 2 2005))

All information provided to the Finance Board shall be submitted by a senior officer or by a Bank employee to whom authority has been delegated by a senior officer. The act of submitting any and all AMA information by such individuals is deemed by the Finance Board as an attestation that the submitted information is true and correct to the best of his or her knowledge and belief.

I. Submission of the Reports

Each Bank shall submit its AMA information in its entirety and electronically in the appropriate file types requested. Quarterly information should be submitted to David Roderer at Rodererd@fhfb.gov. Semiannual information should be submitted in the format specified in Attachments 1 and 2. There is no batch upload facility for AMA submissions.

Inaccurate, incomplete, or incorrectly formatted data will not be considered as timely or accurate and must be corrected and resubmitted. Information resubmitted after the submission date shall be considered to be a late submission.

J. Verification

Before submitting AMA information to the Finance Board, each Bank shall ensure that it has prepared an appropriate record or records for each submission relevant to a particular item as specified in these instructions, that it has populated every field with Bank data, an allowed default value, or other permitted value as specified in these Instructions, and that data values fall within the allowable ranges specified in the text or attachments to these instructions.

K. Restatement and Correction

When corrections to the data are required for reasons including, but not limited to, errors and omissions, each affected Bank shall restate all affected data elements within 30 calendar days of their identification. Any waivers to this requirement, including those requested due to reasons of immateriality, will require approval by the Finance Board.

K. Administration

For answers to questions about information associated with these instructions, or for suggestions concerning modifications to the AMA database(s), please contact:

David Roderer
(202) 408-2540
rodererd@fhfb.gov

Attachment 1: Reporting Requirements for Single-Family Acquired Member Assets (Year-to-Date)

Notes on possible or anticipated changes to the overall AMA data specification in 2006 and 2007:

1. Addition of element(s) in response to the Federal Government's redefinition of geographic statistical areas.
2. Addition of element(s) to identify owner-occupied units in mortgages secured by 1-4 multifamily residences.
3. Addition of element(s) in response to changes in the type or calculation of credit scores (FICO).
4. Addition of element(s) to reflect changes in mortgage pool ratings.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
1	Bank	Bank District Flag	2	0	Numeric	Flag number of acquiring FHLBank; 01=Boston; 02=New York; 03=Pittsburgh; 04=Atlanta; 05=Cincinnati; 06=Indianapolis; 07=Chicago; 08=Des Moines; 09=Dallas; 10=Topeka; 11=San Francisco; 12=Seattle	Two-digit numeric code designating the District FHLBank that originally acquired the loan.
2	LoanNu	Loan Number	10	0	Numeric		Unique numeric identifier used by the FHLBanks for each mortgage acquisition.
3	Program	Program type	2	0	Numeric	01=Original MPF; 02=MPF100; 03=MPF125; 04=MPF 125 Plus; 05=MPF for FHA/VA; 06=MPP; 07=MPP/FHA;	Two-digit code identifying AMA program type; If changes are made to program rules or a new program is initiated, the FHLBanks must inform the FHFB in order that a numeric code can be assigned to represent the modified or new AMA program.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
4	State	US Postal State	2	0	Numeric	null=missing	Two-digit numeric Federal Information Processing Standard (FIPS) code for the state where the property is located.
5	Zip	Property zip	5	0	Alphanumeric	null=missing	Five-digit zip code for the property.
6	MSA	MSA code	4	0	Numeric	null=missing; 9999=Not Applicable, State/County/Tract combination falls outside of an MSA	Four-digit numeric code for the property's metropolitan statistical area (MSA) if the property is located in a MSA.
7	Place	Place Code	5	0	Numeric	null=missing	Five-digit numeric FIPS code.
8	County	County	3	0	Numeric	null=missing	County FIPS code
9	Tract	Census Tract/BNA	6	0	Numeric	3 to 6 digits with 2 implied decimals; Example: 002701=census tract 27.01; As used in the most recent decennial census; null=missing; 999999=State/County is classified as small or untracted	Tract/BNA as used in the most recent decennial census by the Bureau of the Census
10	MinPer	Census Tract Percent Minority	5	1	Numeric	Example: 66.95= percent of the census tract population is minority based on most recent decennial census; null=missing	Percentage of a census tract's population that is minority based on the most recent decennial census by the Bureau of the Census.
11	TraMedY	Census Tract Median Family Income	8	1	Numeric	Annual income, rounded to nearest dollar; null=missing	Median family income (in year of origination) for the area based on the most recent decennial census.
12	LocMedY	Local Area Median Income	8	0	Numeric	Annual income, rounded to nearest dollar; null=missing	Median income (in year of origination of the loan) for the area based on the most recent decennial census.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
13	Tractrat	Tract Income Ratio	5	4	Numeric	Example of data format: 1.7500=the tract income is 175 percent of the local area median income; null=missing	Ratio of the census tract median income based on the most recent decennial census to that year's local area median income (i.e., loan-level data element number 11 divided by loan-level data element number 12).
14	Income	Borrower(s) Annual Income	8	0	Numeric	Annual income, rounded to nearest dollar; null=missing	Combined income of all borrowers.
15	CurAreY	Area Median Family Income	8	0	Numeric	Annual income, rounded to nearest dollar; null=missing	Current median family income for a family of four for the area as established by HUD.
16	IncRat	Borrower Income Ratio	5	4	Numeric	Example of data format: 0.5811=the borrower income is 58.11 percent of the local area median income; null=missing	Ratio of Borrower(s) annual income to area median family income (i.e., loan-level data element number 14 divided by loan-level data element 15).
17	UPB	Acquisition UPB	8	0	Numeric	Whole dollars, no commas; null=missing	UPB in whole dollars of the mortgage when acquired by the FHLBank.
18	LTV	LTV Ratio at Origination	5	4	Numeric	Example: 0.9750=97.50 LTV; null=missing	LTV ratio of the mortgage at the time of origination.
19	Mortdate	Date of Mortgage Note	8	0	Date	YYYYMMDD (e.g., January 15, 2001 is 20010115); null=missing;	Date the mortgage was created.
20	Acqudate	Date of acquisition	8	0	Date	YYYYMMDD (e.g., January 15, 2001 is 20010115); null=missing;	Date the FHLBBank acquired the mortgage.

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Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
21	Purpose	Loan Purpose	1	0	Numeric	1=purchase; 2=refinancing; 3=second mortgage; 4=new construction; 5=rehabilitation; 9=Not Applicable; null=missing	Indicates whether the mortgage was a purchase money mortgage, a refinancing, a construction mortgage, or a financing of property of rehabilitation.
22	Coop	Cooperative Unit Mortgage	1	0		1=yes; 2=no; 3=not available; null=missing	Indicates whether the mortgage is on a dwelling unit in a cooperative housing building.
23	Product	Product Type	2	0		01=Fixed Rate; 02=ARM; 03=Balloon; 0=GPM/GEM; 05=Reverse Annuity Mortgage; 06=other; 07-98 list other distinct products; null=missing	Indicates the product type of the mortgage (I.e., fixed rate, adjustable rate mortgage (ARM), balloon, graduated payment mortgage (GPM), or growing equity mortgages (GEM), reverse annuity mortgage, or other.
24	FedGuar	Federal Guarantee	1	0	Numeric	0=no federal guarantee; 1=FHA; 2=VA; 3=FMHA-Guaranteed Rural Housing Loan; 4=HECMs; 5=Title1-FHA; null=missing	Numeric code that indicates whether the mortgage has a Federal guarantee, and from which agency.
25	Term	Term of Mortgage at Origination	3	0	Numeric	months	Term of the mortgage at the time of origination in months.
26	AmorTerm	Amortization Term	3	0	Numeric	months; 998=non amortizing; null=missing;	For amortizing mortgages, the amortization term of the mortgage in months.

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Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
27	FHFBID	Acquiring Lender Institution	24	0	Alphanumeric	null=missing	Federal Housing Finance Board number; this is the same as the docket number for institutions approved for membership prior to July 1, 2001. For institutions approved for membership July 1, 2001 and later, an FHFB ID number is assigned by the Finance Board.
28	Seller	Acquiring Lender Name	24	0	Alphanumeric	null=missing	Name of the institution from which the FHLBank acquired the mortgage.
29	Sellcity	Acquiring Lender City	24	0	Alphanumeric	null=missing	City location of the institution from which the FHLBank acquired the mortgage.
30	Sellst	Acquiring Lender State	2	0	Alphanumeric	Postal state abbreviation; PR=Puerto Rico; DC=District of Columbia	State location of the institution from which the FHLBBank acquired the mortgage.
31	SellType	Type of Acquiring Lender Institution	1	0	Numeric	1=Insured depository institution; 2=Housing Associate; 3=Insurance company; 4=Other; null=missing;	Type of institution that the Bank acquired the mortgage from.
32	NumBor	Number of Borrowers	2	0	Numeric	null=missing	
33	First	First Time Home Buyer	1	0	Numeric	1=yes; 2=no; null=missing	Numeric code indicating whether the mortgagor's) are first-time homebuyers (second mortgages and refinancing are not treated as first-time homebuyers).
34	CICA	Mortgage Purchased under the Banks' Community Investment Cash Advances (CICA) Programs	1	0	Numeric	1=AHP; 2=CIP; 3=Other CICA; null=missing	Indicates whether the mortgage is on a project funded under an AHP, CIP or other CICA program.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
35	BoRace	Borrower Race or National Origin	1	0	Numeric	1=American Indian or Alaskan Native; 2=Asian or Pacific Islander; 3=Black; 4=Hispanic; 5=White; 6=other; 7=Information not provided by applicant in mail or telephone application; 8=Not applicable; null=missing	Numeric code indicating the race or national origin of the borrower.
36	CoRace	Co-borrower Race or National Origin	1	0	Numeric	1=American Indian or Alaskan Native; 2=Asian or Pacific Islander; 3=Black; 4=Hispanic; 5=White; 6=other; 7=Information not provided by applicant in mail or telephone application; 8=Not applicable; null=missing	Numeric code indicating the race or national origin of the co-borrower.
37	BoGender	Borrower Gender	1	0	Numeric	1=Male; 2=Female; 3=Information not provided by applicant in mail or telephone application; 4=Not applicable; null=missing	Numeric code that indicates whether the borrower is male or female.
38	CoGender	Co-borrower Gender	1	0	Numeric	1=Male; 2=Female; 3=Information not provided by applicant in mail or telephone application; 4=Not applicable; 9=Not available	Numeric code that indicates whether the co-borrower is male or female.

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Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
39	BoAge	Age of Borrower	2	0	Numeric	98=Not Applicable; 99=Not provided	Age of borrower in years.
40	CoAge	Age of Co-borrower	2	0	Numeric	98=Not Applicable; 99=Not provided	Age of co-borrower in years.
41	Occup	Occupancy Code	1	0	Numeric	1=Principal residence/owner-occupied; 2=second home; 3=investment property (rental); null=missing	Indicates whether the mortgaged property is an owner-occupied principal residence, a second home, or a rental investment property.
42	NumUnits	Number of Units	1	0	Numeric	1 thru 4; null=missing	Indicates the number of units in the mortgaged property.
43	Bed1	Unit1--Number of Bedrooms	2	0	Numeric	98=not applicable; null=missing	Where the property contains non-owner-occupied dwelling units, the number of bedrooms in the first of those units.
44	Bed2	Unit2--Number of Bedrooms	2	0	Numeric	98=not applicable; null=missing	Where the property contains non-owner-occupied dwelling units, the number of bedrooms in the second of those units.
45	Bed3	Unit3--Number of Bedrooms	2	0	Numeric	98=not applicable; null=missing	Where the property contains non-owner-occupied dwelling units, the number of bedrooms in the third of those units.
46	Bed4	Unit4--Number of Bedrooms	2	0	Numeric	98=not applicable; null=missing	Where the property contains non-owner-occupied dwelling units, the number of bedrooms in the fourth of those units.
47	Aff1	Unit1--Affordable Category	1	0	Numeric	1=yes; 2=no; 3=not applicable; null=missing	Where the property contains non-owner-occupied dwelling units, indicates under which, if any, of the special affordable goals the first unit is qualified.
48	Aff2	Unit2--Affordable Category	1	0	Numeric	1=yes; 2=no; 3=not applicable; null=missing	Where the property contains non-owner-occupied dwelling units, indicates under which, if any, of the special affordable goals the second unit is qualified.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
49	Aff3	Unit3--Affordable Category	1	0	Numeric	1=yes; 2=no; 3=not applicable; null=missing	Where the property contains non-owner-occupied dwelling units, indicates under which, if any, of the special affordable goals the third unit is qualified.
50	Aff4	Unit4--Affordable Category	1	0	Numeric	1=yes; 2=no; 3=not applicable; null=missing	Where the property contains non-owner-occupied dwelling units, indicates under which, if any, of the special affordable goals the fourth unit is qualified.
51	Rent1	Unit1-- Reported Rent Level	10	2	numeric	null=missing	Where the property contains non-owner-occupied dwelling units, the monthly rent level in whole dollars for the first unit.
52	Rent2	Unit2-- Reported Rent Level	10	2	numeric	null=missing	Where the property contains non-owner-occupied dwelling units, the monthly rent level in whole dollars for the second unit.
53	Rent3	Unit3-- Reported Rent Level	10	2	numeric	null=missing	Where the property contains non-owner-occupied dwelling units, the monthly rent level in whole dollars for the third unit.
54	Rent4	Unit4-- Reported Rent Level	10	2	numeric	null=missing	Where the property contains non-owner-occupied dwelling units, the monthly rent level in whole dollars for the fourth unit.
55	RenUt1	Unit1--Reported Rent Plus Utilities	10	2	numeric	null=missing	Where the property contains non-owner-occupied dwelling units, the monthly rent plus the utility cost in whole dollars for the first unit.
56	RenUt2	Unit2--Reported Rent Plus Utilities	10	2	numeric	null=missing	Where the property contains non-owner-occupied dwelling units, the monthly rent plus the utility cost in whole dollars for the second unit.

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Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
57	RenUt3	Unit3--Reported Rent Plus Utilities	10	2	numeric	null=missing	Where the property contains non-owner-occupied dwelling units, the monthly rent plus the utility cost in whole dollars for the third unit.
58	RenUt4	Unit4--Reported Rent Plus Utilities	10	2	numeric	null=missing	Where the property contains non-owner-occupied dwelling units, the monthly rent plus the utility cost in whole dollars for the fourth unit.
59	Geog	Geographically Targeted Indicator	1	0	Numeric	1=yes; 2=no; 3=not available;	Numeric code that indicates loans made in census tracts classified as underserved by HUD.
60	Rate	Interest Rate	7	6	Numeric	decimals; e.g. 6.75%=.0675; null=missing	Note rate on the loan.
61	Amount	Loan Amount	8	0	Numeric	null=missing	Loan balance at origination; whole dollars
62	Front	Front-end Ratio	5	4	Numeric	decimals; e.g. 6.75%=.0675; null=missing	Ratio of principal interest, taxes and insurance to borrower(s) income.
63	Back	Back-end Ratio	5	4	Numeric	decimals; e.g. 6.75%=.0675; null=missing	Ratio of all debt payments to borrower(s) income.
64	BoFico	Borrower FICO score	3		Numeric	300-900=valid FICO range; 001=no file; null=missing	Fair, Isaacs, Co. credit score of borrower.
65	CoFico	Co-Borrower FICO score	3		Numeric	300-900=valid FICO range; 001=no file; null=missing	Fair, Isaacs, Co. credit score of co-borrower.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description

66	PMI	PMI Percent	5	4	Numeric	decimals;
						e.g. 6.75%=.0675;
						0=no PMI;
						null=missing;
							Percent of original loan balance covered by primary mortgage insurance.

67	Self	Self-Employed Indicator	1		Numeric	1=yes; 2=no; 3=not available	Numeric indicator for whether the borrower is self employed.
68	PropType	Property Type	4		Alphanumeric	PT01=Single family detached; PT02=Deminimus PUD; PT03=Single Family Attached; PT04=Two family; PT05=Townhouse; PT06=Low-Rise Condominium; PT07=PUD; PT08=Duplex; PT09=three family; PT10=Four family; PT11=Hi-Rise condominium; PT12=Manufactured Home	Code for type of property (i.e., single-family detached, condominium, townhouse, PUD, etc.).
69	ArmIndex	ARM Index	2		Numeric	01=11th District Cost of Funds; 02=Other Cost of Funds Index; 03=LIBOR; 04=1 year Constant Treasury Rate	Index used for the calculation of interest on an ARM.
70	ArmMarg	ARM Margin	5	4	Numeric		Margin added to the index for calculation of the interest on an adjustable rate mortgage.
71	PrepayP	Prepayment Penalty Date	8	0	Date	YYYYMMDD (e.g., January 15, 2001 is 20010115); if only have month and year zero fill the day (e.g. January 2001 is 20010100); null=missing	Date that prepayment penalty ends.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
72	Eth	Borrower Ethnicity	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. 1 -- Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by borrower in mail, Internet, or telephone application 4 -- Not Applicable	Applicant ethnicity
73	Race2	Borrower Race 2	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. Blank if unused by borrower. 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 7 -- Not applicable	Applicant race
74	Race3	Borrower Race 3	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. Blank if unused by borrower. 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 7 -- Not applicable	Applicant race

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Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
75	Race4	Borrower Race 4	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. Blank if unused by borrower. 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 7 -- Not applicable	Applicant race
76	Race5	Borrower Race 5	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. Blank if unused by borrower. 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 7 -- Not applicable	Applicant race
77	CoEth	Co-Borrower Ethnicity	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. 1 -- Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by borrower in mail, Internet, or telephone application 4 -- Not Applicable 5 -- No Co-Borrower	Co-Borrower ethnicity

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
78	Corace2	Co-Borrower Race 2	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. Blank if unused by borrower. 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 7 -- Not applicable 8 -- No Co-borrower.	Co-Borrower race
79	Corace3	Co-Borrower Race 3	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. Blank if unused by borrower. 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 7 -- Not applicable 8 -- No Co-borrower.	Co-Borrower race

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Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
80	Corace4	Co-Borrower Race 4	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. Blank if unused by borrower. 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 7 -- Not applicable 8 -- No Co-borrower.	Co-Borrower race
81	Corace5	Co-Borrower Race 5	1	0	Alphanumeric	Blank for loans closed before 1/1/2004. Blank if unused by borrower. 1 -- American Indian or Alaska Native 2 -- Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by borrower in mail, Internet, or telephone application 7 -- Not applicable 8 -- No Co-borrower.	Co-Borrower race

Attachment 2: Required Data Elements for all Single-Family Acquired Member Assets (Program-to-Date)

Notes on possible or anticipated changes to the overall AMA data specification in 2006 and 2007:

1. Addition of element(s) in response to the Federal Government's redefinition of geographic statistical areas.
2. Addition of element(s) to identify owner-occupied units in mortgages secured by 1-4 multifamily residences.
3. Addition of element(s) in response to changes in the type or calculation of credit scores (FICO).
4. Addition of element(s) to reflect changes in mortgage pool ratings.

Field	Field Name	Business Name	Length	Decimals	Type	Values	Definition/Description
1	Bank	Bank District Flag	2	0	Numeric	Flag number of acquiring FHLBank; 01=Boston; 02=New York; 03=Pittsburgh; 04=Atlanta; 05=Cincinnati; 06=Indianapolis; 07=Chicago; 08=Des Moines; 09=Dallas; 10=Topeka; 11=San Francisco; 12=Seattle	Two-digit numeric code designating the District FHLBank that originally acquired the loan.
2	ParDis1	Participation percentage: Boston	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Boston in the loan.
3	ParDis2	Participation percentage: New York	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-New York in the loan.
4	ParDis3	Participation percentage: Pittsburgh	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Pittsburgh in the loan.
5	ParDis4	Participation percentage: Atlanta	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Atlanta in the loan.

Field	Field Name	Business Name	Length	Decimals	Type	Values	Definition/Description
6	ParDis5	Participation percentage: Cincinnati	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Cincinnati in the loan.
7	ParDis6	Participation percentage: Indianapolis	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Indianapolis in the loan.
8	ParDis7	Participation percentage: Chicago	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Chicago in the loan.
9	ParDis8	Participation percentage: Des Moines	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Des Moines in the loan.
10	ParDis9	Participation percentage: Dallas	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Dallas in the loan.
11	ParDis10	Participation percentage: Topeka	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Topeka in the loan.
12	ParDis11	Participation percentage: San Francisco	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-San Francisco in the loan.
13	ParDis12	Participation percentage: Seattle	5	4	Numeric	decimals; e.g. 6.75%=.0675 and 100%=1.000; 0=no participation.	The percentage participation of the FHLB-Seattle in the loan.
14	LoanNu	Loan Number	10	0	Numeric		Unique numeric identifier used by the Banks for each mortgage acquisition.
15	PoolNu	Pool Number	10	0	Numeric		Unique numeric identifier used by the Banks for each pool of mortgages acquired.
16	Program	Program type	2	0	Numeric	01=Original MPF; 02=MPF100; 03=MPF125; 04=MPF 125 Plus; 05=MPF for FHA/VA; 06=MPP; 07=MPP/FHA;	Two-digit code identifying AMA program type; If changes are made to program rules or a new program is initiated, the Banks must inform the FHFB in order that a numeric code can be assigned to represent the modified or new AMA program.

Field	Field Name	Business Name	Length	Decimals	Type	Values	Definition/Description
17	Status	Loan Status	2	0	Numeric	0=0 to 29 days delinquent; 1=30 to 59 days delinquent; 2=60 to 89 days delinquent; 3=90 days or more delinquent; 4=loan in the process of workout or foreclosure; 5=foreclosure (foreclosure completed); 6=prepaid (any loan that is paid in full prior to maturity); 7=matured; 8=servicer repurchase; 9=credit loss; 10=other; null=missing.	Numeric indicator for the status of the mortgage. For active or delinquent mortgages it is the status as of the reporting date. For defaulted, prepaid or matured mortgages it is the status as of loan termination.
18	TermDate	Termination Date	8	0	Date	YYYYMMDD (e.g., January 15, 2001 is 20010115); null=missing;	Date on which the loan terminated.
19	LoanRat	Loan rating	4		Alphanumeric	AAA, AA+, AA, AA-, A+, A, A-, BB+, BBB, BBB-, BB, B, etc.; null=missing;	The loan specific letter credit rating set by the Bank to calculate the required credit enhancement; Indicate plus or minus signs as appropriate.
20	CE	Credit Enhancement	8	0	Numeric	whole numbers; 0=no credit enhancement; null=missing	The dollar value of the credit enhancement required to bring the loan to the letter credit rating set by the bank (see loan rating field). The loan-level credit enhancement should not include adjustments for pool concentration factors and supplemental mortgage insurance. If the credit enhancement has been calculated more than once, report the most recent credit enhancement as of the end of the reporting period.

Field	Field Name	Business Name	Length	Decimals	Type	Values	Definition/Description
21	PoolRat	Loan pool rating	4		Alphanumeric	AAA, AA+, AA, AA-, A+, A, A-, BB+, BBB, BBB-, BB, B, etc.; null=missing;	Letter rating of loan pool; Indicate plus or minus signs as appropriate.
22	CurrUPB	Current Unpaid Principle Balance	8	0	Numeric	Whole dollars, no commas; null=missing	UPB as of the end of the reporting period; for terminations CurrUPB=0

Attachment 3: Reporting Requirements for Summary AMA Program Data

Notes on possible or anticipated changes to the overall AMA data specification in 2006 and 2007:

1. Addition of element(s) in response to the Federal Government's redefinition of geographic statistical areas.
2. Addition of element(s) to identify owner-occupied units in mortgages secured by 1-4 multifamily residences.
3. Addition of element(s) in response to changes in the type or calculation of credit scores (FICO).
4. Addition of element(s) to reflect changes in mortgage pool ratings.

Table I: Loan Characteristics Report (Year-to-Date)

Characteristics of Loans Acquired Year-to-Date	Single- Family Conventional Loans		Single-Family Government Insured/Guaranteed Loans		Total Single-Family Loans	
	Average	# Loans	Average	# Loans	Average	# Loans
UPB at time of Acquisition						
Loan Amount						
Interest Rate						
LTV at origination						
Borrower(s) Annual Income						
Borrower FICO Score						
Co-Borrower FICO Score						
Front-end Ratio						
Back-end Ratio						
PMI Percent						

Table II: Borrower Characteristics Report (Year-to-Date)

Borrower Characteristics	Single- Family Conventional Loans		Single-Family Government Insured/Guaranteed Loans	
	UPB at Time of Acquisition ($ thousands)	# Loans	UPB at Time of Acquisition ($ thousands)	# Loans
Borrower(s) Annual Income				
Less than $23,000				
Greater than $23,000 and less than $40,000				
Greater than $40,000 and less than $60,000				
Greater than $60,000 and less than $80,000				
$80,000 or More				
Race of Borrowers				
All American Indian or Alaskan Native				
All Asian				
All African American				
All White Non-Hispanic				
All Other				
Native Hawaiian				
Borrower/Co-Borrower of Different Race				
Data Not Available				
Hispanic (Ethnicity) included also in Race of Borrowers				
Borrower(s) Income Ratio				
60% or Less				
61 to 80%				
81 to 100%				
101 to 120%				
Missing Income information				
TOTAL				

Table III: Loans-by-State Report (Year-to-Date)

FIPS	STATE	Single-Family Conventional Loans		Single-Family Government Insured/Guaranteed Loans	
		UPB at Time of Acquisition ($ thousands)	# Loans	UPB at Time of Acquisition ($ thousands)	# Loans
1	Alabama AL				
2	Alaska AK				
4	Arizona AZ				
5	Arkansas AR				
6	California CA				
8	Colorado CO				
9	Connecticut CT				
10	Delaware DE				
11	District of Columbia DC				
12	Florida FL				
13	Georgia GA				
15	Hawaii HI				
16	Idaho ID				
17	Illinois IL				
18	Indiana IN				
19	Iowa IA				
20	Kansas KS				
21	Kentucky KY				
22	Louisiana LA				
23	Maine ME				
24	Maryland MD				
25	Massachusetts MA				
26	Michigan MI				
27	Minnesota MN				
28	Mississippi MS				
29	Missouri MO				
30	Montana MT				
31	Nebraska NE				
32	Nevada NV				

33	New Hampshire NH				
34	New Jersey NJ				
35	New Mexico NM				
36	New York NY				
37	North Carolina NC				
38	North Dakota ND				
39	Ohio OH				
40	Oklahoma OK				
41	Oregon OR				
42	Pennsylvania PA				
44	Rhode Island RI				
45	South Carolina SC				
46	South Dakota SD				
47	Tennessee TN				
48	Texas TX				
49	Utah UT				
50	Vermont VT				
51	Virginia VA				
53	Washington WA				
54	West Virginia WV				
55	Wisconsin WI				
56	Wyoming WY				
98	U.S. Territories and Possessions				

Table IV: Status Report (Year-to-Date)

	Single- Family Conventional Loans					Single-Family Government Insured/Guaranteed Loans			
	Assets Acquired Year-to-Date					Assets Acquired Year-to-Date			
Loan Status	Outstanding UPB ($ thousands)	Percent of Outstanding UPB	# Loans	Percent	**Loan Status**	Outstanding UPB ($ thousands)	Percent of Outstanding UPB	# Loans	Percent
Total Outstanding					*Total Outstanding*				
Total Current					Current				
Total Past Due					Total Past Due				
30 Days					30 Days				
60 Days					60 Days				
90 Days or More					90 Days or More				
Foreclosed					Foreclosed				
	Single- Family Conventional Loans					Single-Family Government Insured/Guaranteed Loans			
	Assets Acquired Program-to-Date					Assets Acquired Program-to-Date			
Loan Status	Outstanding UPB ($ thousands)	Percent of Outstanding UPB	# Loans	Percent	**Loan Status**	Outstanding UPB ($ thousands)	Percent of Outstanding UPB	# Loans	Percent
Total Outstanding					*Total Outstanding*				
Total Current					Current				
Total Past Due					Total Past Due				
30 Days					30 Days				
60 Days					60 Days				
90 Days or More					90 Days or More				
Foreclosed					Foreclosed				