

Enterprise Public Use Database Data Dictionary

Single-Family Properties

NATIONAL FILE A

Release of 2008 Data

Federal Housing Finance Agency

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Single-Family Properties
National File A**

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The “National File A” contains mortgage-level data on owner-occupied 1-unit properties.

Note: Fields are separated by one blank space.

Field #	Field Width	Field Name	Values	Description / Comments
1	1	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
2	7	Record Number		Sequential numerical identifier for property not related to the record number in the Census Tract File or National File B.
3	1	Metropolitan Statistical Area (MSA) Code	1 = metropolitan area 0 = non-metropolitan area	Location of the property based on the MSA definitions in effect on January 1, 2008.
4	1	2000 Census Tract - Percent Minority	1 = 0 - <10% 2 = 10 - <30% 3 = 30 - 100% 9 = Missing	The percentage of the census tract’s population that is classified as belonging to a minority group, based on the 2000 decennial census.
5	1	Tract Income Ratio	1 = 0 - 80% 2 = >80 - 120% 3 = >120% 9 = Missing	The ratio of the 2000 census tract median income to the 2000 local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the special affordable housing goal. (See definition of <i>low-income area</i> in 24 CFR 81.2; see also 24 CFR 81.15(f)(1).)
6	1	Borrower Income Ratio	1 = 0 - 60% 2 = >60 - 100% 3 = >100% 9 = Not applicable	The ratio of the borrower(s) annual income to the area median family income for the reporting year. This is the ratio used to determine whether borrower(s) income qualifies as very low, low or moderate for purposes of the low- and moderate-income and special affordable housing goals. (This is the ratio defined at 24 CFR 81.15(d) for owner-occupied units. See also 24 CFR 81.15(f)(1).)

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Field #	Field Width	Field Name	Values	Description / Comments
7	1	Loan-to-Value Ratio (LTV) at Origination	1 = > 0 - <=60% 2 = >60 - <=80% 3 = >80 - <=90% 4 = >90 - <=95% 5 = >95% 9 = Missing	
8	1	Purpose of Loan	1 = Purchase* 8 = Other 9 = Not applicable/not available	Purpose of loan reported by the Enterprise. * Purchases include subordinate liens and home improvement/rehabilitation loans that are associated with a home purchase.
9	1	Federal Guarantee	1 = FHA/VA 2 = Rural Housing Service (RHS) - guaranteed rural housing loan* 3 = Home Equity Conversion Mortgage (HECM) 4 = No Federal guarantee (<i>i.e.</i> , Conventional) 5 = Title 1 – FHA	*Also includes other federally guaranteed loans.
10	1	Borrower Race or National Origin, and Ethnicity	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = Two or more races 7 = Hispanic or Latino 9 = Not available/not applicable	Categories 1-7 consolidate information on borrower race and ethnicity reported by the Enterprise. Categories 1 through 6 include only borrowers not identified as Hispanic or Latino. Categories 1-5 include non-Hispanic or Latino borrowers identifying only one race category. Category 6 includes non-Hispanic or Latino borrowers identifying two or more races. Category 7 includes borrowers identified as Hispanic or Latino, of any race. Category 9 includes mortgages for which no borrower race or ethnicity is identified, originally coded as information not provided by the borrower in a mail or telephone application, not applicable, or not available.

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Field #	Field Width	Field Name	Values	Description / Comments
11	1	Co-Borrower Race or National Origin, and Ethnicity	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = Two or more races 7 = Hispanic or Latino 9 = Not available/not applicable	Categories 1-7 consolidate information on co-borrower race and ethnicity reported by the Enterprise. Categories 1 through 6 include only co-borrowers not identified as Hispanic or Latino. Categories 1-5 include non-Hispanic or Latino co-borrowers identifying only one race category. Category 6 includes non-Hispanic or Latino co-borrowers identifying two or more races. Category 7 includes co-borrowers identified as Hispanic or Latino, of any race. Category 9 includes mortgages for which no co-borrower race or ethnicity is identified, originally coded as information not provided by the co-borrower in a mail or telephone application, no co-borrower, not applicable, or not available.
12	1	Borrower Gender	1 = Male 2 = Female 3 = information is not provided by the borrower in a mail or telephone application 4 = not applicable 9 = Missing	
13	1	Co-Borrower Gender	1 = Male 2 = Female 3 = information is not provided by the co-borrower in a mail or telephone application 4 = not applicable 9 = Missing	
14	1	Number of Units	1	Always 1 in this file
15	1	Unit - Affordability Category	1 = Low-income family (but not very low-income) in a low-income area 2 = Very low-income family in a low-income area 3 = Very low-income family not in a low-income area 4 = Other 9 = Not available 0 = Missing	Values 1, 2, and 3 designate conditions under which the unpaid principal balance of a mortgage on a 1-family owner-occupied property qualified to be counted toward the Special Affordable Housing Goal based on the goal definition at 24 CFR 81.14(c), the definitions of <i>low-income</i> and <i>very-low-income</i> in 24 CFR 81.2, and the specification of <i>area</i> at 24 CFR 81.15(f)(1).

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Field #	Field Width	Field Name	Values	Description / Comments
16	1	Underserved Areas Indicator	1 = Yes 2 = No 9 = Not Applicable	Flag identifying whether a unit is located in an area defined to be underserved. See definition of <i>underserved area</i> in 24 CFR 81.2. The unit may or may not count toward the Underserved Areas goal depending on other counting provisions. (See 24 CFR 81.15-16.)