

Federal Housing Finance Agency Order

Public Use Database for Enterprise Mortgage Purchases

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 responsibility to maintain a public use database (PUDB) for such mortgage data was transferred to FHFA from the U.S. Department of Housing and Urban Development (HUD) pursuant to sections 1122, 1126 and 1127 of the Housing and Economic Recovery Act of 2008 (HERA), Pub. L. 110-289 (July 30, 2008), *see* 12 U.S.C. 4543(a)(2);

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, section 1126 of HERA amended section 1323 of the Safety and Soundness Act by requiring that such data submitted by the Enterprises in their mortgage reports shall include the data elements required to be reported under the Home Mortgage Disclosure Act of 1975 (HMDA), 12 U.S.C. 2801 *et seq.*, at the census tract level, and that such data elements be disclosed to the public, *see* 12 U.S.C. 4543;

WHEREAS, to comply with sections 1323 and 1326 of the Safety and Soundness Act, as amended, it is necessary to make changes to the data fields in FHFA's single-family and multifamily matrices of the PUDB to incorporate the data elements required thereunder and to reflect HMDA reporting practices;

WHEREAS, FHFA has determined that certain technical revisions to the data elements in the single-family and multifamily matrices of the PUDB should also be made to conform the data fields to long-standing PUDB data reporting practice, to provide greater clarity, or to conform to the new statutory requirements;

WHEREAS, the Enterprises were provided with an opportunity to review and comment on proposed revisions to the data fields in the single-family and multifamily matrices of the PUDB, and FHFA has taken the Enterprises' comments into consideration in adopting this Order;

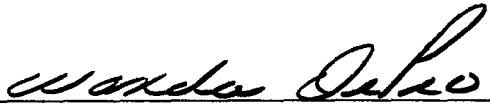
WHEREAS, FHFA requested that the Enterprises provide it with specific new mortgage data for inclusion in the PUDB in accordance with the requirements of HERA, and the Enterprises provided the specific data that they currently collect;

NOW, THEREFORE, it is hereby ordered as follows:

1. The data fields in the single-family and multifamily matrices of the PUDB are revised as set forth in the attached Appendix which is incorporated herein by reference;
2. The Enterprises shall provide FHFA with the mortgage data required to populate the data fields described in the single-family and multifamily matrices in the Appendix; and
3. This Order supersedes the HUD Final Order of October 4, 2004 (69 FR 59476) and shall be effective until such time as FHFA determines that it is necessary and/or appropriate to withdraw or modify it.

IT IS SO ORDERED, this 1 day of July, 2010.

FEDERAL HOUSING FINANCE AGENCY

By: 
Wanda DeLeo
Acting Deputy Director
for Housing Mission and Goals
By delegation