

Federal Housing Finance Agency

Order

Data Reporting Requirements: Mortgages Purchased by Federal Home Loan Banks

WHEREAS, by Federal Housing Finance Board Resolution 2006-11 dated June 14, 2006, each Federal Home Loan Bank (Bank) is required to provide data to Federal Housing Finance Agency (FHFA) regarding mortgage loans the Bank purchases, otherwise known as Acquired Member Assets (AMA), in accordance with the AMA Data Reporting Instructions in Chapter Three of FHFA's Data Reporting Manual (DRM);

WHEREAS, under section IO(k) of the Federal Home Loan Bank Act (Bank Act), 12 U.S.C. § 1430(k), each Bank must provide to FHFA such census tract level data relating to mortgage loans it purchases as the Director of FHFA requires;

WHEREAS, the Director has made substantive changes to Chapter Three of the DRM to include census tract level data relating to each Bank's AMA; and

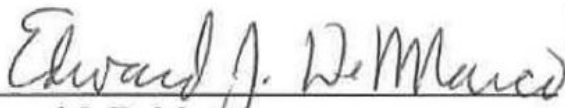
WHEREAS, under section I314(a)(I) of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, 12 U.S. c. § 45 I4(a)(I), the Director, by order, may require the submission by the Banks of such regular reports to FH FA as the Director considers appropriate.

NOW THEREFORE, it is hereby ordered as follows:

1. Each Bank shall provide to FHFA data regarding its purchased mortgage loans, as required by Attachment I hereto, the "Acquired Member Assets (AMA) Data Reporting Instructions" that are included as Chapter Three of the DRM; and
2. The Deputy Director, Division of Federal Home Loan Bank Regulation, is delegated the authority from time to time to make technical and non-substantive changes to the instructions in Attachment I.

IT IS SO ORDERED, this 28th day of August, 2009

FEDERAL HOUSING FINANCE AGENCY



Edward J. DeMarco
Chief Operating Officer and Senior Deputy Director
for Housing Mission and Goals
By delegation



FEDERAL HOUSING FINANCE
AGENCY

**Acquired Member Assets (AMA)
Data Reporting Instruction
DRM Chapter Three**

June 2009

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Revision History		
Version	Date	Description
1.0	June 6, 2006	Original FHFB Board Approved DRM section
1.1	June 8, 2009	Amended to capture HERA purchased mortgage reporting requirements (Section 1212), change reporting venue, add elements, and clarify existing definitions

A. Organization of These Instructions

These instructions apply to the data elements collected for Acquired Member Assets (AMA) for the Federal Home Loan Banks (FHLBank or Bank).

B. 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 – September 30 reported no later than November 30th

October 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

C. Data Elements

Revised Definitions

Attachments 1 and 2 contain revised definitions and are effective *immediately*.

New Data Elements

Attachment 1 contains six (6) new data elements. These new elements must be reported *beginning on February 28, 2010 (reporting data for the calendar year 2009)*.

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 semiannually.

Attachments 1 and 2 detail the data elements required for semiannual reporting.

D. Report Formats

Quarterly Reporting

Quarterly reports must be submitted in an Excel file using the template provided in Attachment 3 to these instructions. Template tables (1-4) are contained in Attachment 3 and must be used as formatted to properly submit quarterly data.

Semiannual Reporting

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

E. 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 Agency 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.

F. Declaration and Signatures

All information provided to the Finance Agency 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 Agency as an attestation that the submitted information is true and correct to the best of his or her knowledge and belief. Any information submitted for one FHLBank on behalf of another FHLBank will be deemed to have been accepted and approved by the non-submitting FHLBank. Accordingly, a Bank's senior officers should ensure that their Bank has policies and procedures in place to ensure that all submissions made on its behalf are correct.

G. Overview of AMA Central and the AMA Database

AMA Central is an automated web application to accept and process AMA data submissions. AMA Central is a batch upload facility available on the FHFA Extranet. Future upgrades will allow the FHLBanks to submit their AMA information directly to AMA Central.

H. Submission of the Reports

Each Bank (or designee) shall submit its AMA information in its entirety and electronically in the appropriate file types requested.

Effective immediately and until further notice, Quarterly and Semiannual information should be submitted using the Secure Bank Portal (SBP) available on the FHFA Extranet. Information should be uploaded to the **Data\AMA** subfolder. Files should be named **FHLBMMYYYYProgramIdentifierAtt#Table#** where

FHLB is the Name of the FHLB

MM is the ending month (01 – 12)

YYYY is the ending year

ProgramIdentifier is MPF or MPP

Att# is the number of the attachment

Table# is the number of the Table (*applies to Attachment 3 files only*)

By Example

Chicago062009MPFAtt1.CSV (June 30, 2009 semiannual attachment 1)

Chicago062009MPFAtt2.CSV (June 30, 2009 semiannual attachment 2)

Chicago062009MPFAtt3Table1.XLS (June 30, 2009 quarterly attachment 3 Table 1)

Chicago062009MPFAtt3Table2.XLS (June 30, 2009 quarterly attachment 3 Table 2)

Chicago062009MPFAtt3Table3.XLS (June 30, 2009 quarterly attachment 3 Table 3)

Chicago062009MPFAtt3Table4.XLS (June 30, 2009 quarterly attachment 3 Table 4)

In the circumstance where a Bank has both MPF and MPP loans, the Bank shall submit separate files for their MPF and their MPP loans.

Uploading the data submissions to the SBP will alleviate the need to mail CDs or files to the Finance Agency and is a temporary step until such time as AMA Central permits the FHLBanks to directly submit their information.

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. ***Note that incomplete fields (null values) will be considered as missing values and submissions containing incomplete fields will not be considered as timely or accurate and may be the subject of examination findings and/or supervisory actions.***

I. Verification

Before submitting AMA information to the Finance Agency, 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. Any information submitted for one FHLBank on behalf of another FHLBank will be deemed to have been accepted and approved by the non-submitting FHLBank. Accordingly, each FHLBank should have policies and procedures in place to ensure that all submissions made on its behalf are correct.

J. 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 Agency.

K. Administration

For answers to questions about information associated with these instructions, please contact:

David Roderer (David.L.Roderer@fhfa.gov)
(202) 408-2540

For questions relating to access to the SBP, please contact:
Penelope Sicilia (Penelope.Sicilia@fhfa.gov)
(202) 408-2908

Attachment 1: Reporting Requirements for New Acquired Member Assets (Calendar Year-to-Date)

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
1	Bank	Bank District Flag	2	0	Numeric	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	Report the two-digit numeric code designating the FHLBank District that originally acquired the loan. This number will not change over the life of the loan.
2	LoanNu	Loan Number	10	0	Numeric		Report the unique numeric identifier used by the FHLBanks for each mortgage asset 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; 09=Shared Funding Loans	Report the two-digit code identifying the AMA program type. If changes are made to program rules or a new program is initiated, the FHLBanks must inform the FHFA so that a numeric code can be assigned to represent the modified or new AMA program.
4	State	US Postal State	2	0	Numeric	01-78=Valid FIPS State Codes	Report the property's two-digit numeric Federal Information Processing Standard (FIPS) State code.
5	Zip	Property zip	5	0	Numeric		Report the property's five-digit zip code.
6	CBSAMSA	CBSA/MSA code	5	0	Numeric	99999=State/County/T ract combination is not located in a CBSA/MSA	Report the property's five-digit numeric Core Based Statistical Area (CBSA) code.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
7	Place	Place Code	5	0	Numeric	Example: 00124 00124-88121=Valid FIPS Place Codes	Report the property's five-digit numeric FIPS Place code.
8	County	County	3	0	Numeric	Example: 040	Report the property's three-digit numeric FIPS County code
9	Tract	Census Tract/BNA	6		Numeric	6 digits with 2 implied decimal places; Example: 002701 = census tract 0027.01	Report the property's Census Tract or Block Numbering Area (BNA).
10	MinPer	Census Tract Minority Percentage	5	4	Numeric	Example: 00066.9500 = 66.95%	Report the percentage of the property's census tract's population that is minority. Percentages should be acquired from the most recent decennial census by the Bureau of the Census.
11	TraMedY	Census Tract Median Family Income	8	0	Numeric	Whole Dollars	Report the property's census tract median family income (in the year of origination) for the area based on the most recent decennial census (possible annual updates available at www.census.gov).
12	LocMedY	Local Area Median Income	8	0	Numeric	Whole Dollars	Report the property's median income (in the year of origination) for the area based on the most recent decennial census. For properties located in an MSA, report the MSA Median Family Income; for properties not located in an MSA, report the County Median Family Income.
13	Tractrat	Tract Income Ratio	5	4	Numeric	Example: 1.7500 = the tract income is 1.75 times that of the local area median income	Report the 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	Whole Dollars	Report the gross dollar amount of the total of all borrower(s) combined annual income.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
15	CurAreY	Area Median Family Income	8	0	Numeric	Whole Dollars	Report the current median family income for a family of four for the area as established by HUD (using the updated Distributions by Metropolitan Statistical Areas and Non Metropolitan Counties).
16	IncRat	Borrower Income Ratio	5	4	Numeric	Example: 00000.5811 = 58.11%	Report the 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	Report the Unpaid Principal Balance (UPB), in whole dollars, of the mortgage when originally acquired by the FHLBank.
18	LTV	LTV Ratio at Origination	5	4	Numeric	Example: 0.9750=97.50% LTV	Report the Loan to Value (LTV) ratio of the mortgage at the time of origination.
19	Mortdate	Date of Mortgage Note	8	0	Date	YYYYMMDD Example: January 15, 2001 = 20010115	Report the date the mortgage was originated (exclude the rescission period).
20	Acqdate	Date of acquisition	8	0	Date	YYYYMMDD Example: January 15, 2001 = 20010115	Report the date the FHLBank originally acquired the mortgage.
21	Purpose	Loan Purpose	1	0	Numeric	1=purchase; 2=refinancing; 3=second mortgage; 4=new construction; 5=rehabilitation	Report the numeric code indicating 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	Numeric	1=yes; 2=no	Report the numeric code indicating whether the mortgage is on a dwelling unit in a cooperative housing building.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
23	Product	Product Type	2	0		01=Fixed Rate; 02=ARM; 03=Balloon; 04=GPM/GEM; 05=Reverse Annuity Mortgage; 06=other; 07-98 reserved for future use	Report the numeric code indicating 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	Report the numeric code indicating whether the mortgage has a Federal guarantee and if so, from which agency.
25	Term	Term of Mortgage at Origination	3	0	Numeric	Example: 5 years=60 months	Report the term of the mortgage, in months, at the time of origination.
26	AmorTerm	Amortization Term	3	0	Numeric	Example: 5 years=60 months; 998=non amortizing	For amortizing mortgages, report the amortization term, in months, of the mortgage.
27	FHFBID	Acquiring Lender Institution	5	0	Numeric	Example: 1234=01234	Report the Federal Housing Finance Board number assigned by the Finance Board denoting membership in the FHLBank System. This should be the FHFBID of the member at the time of acquisition.
28	Seller	Acquiring Lender Name	24	0	Alphanumeric		Report the name of the institution from which the FHLBank acquired the mortgage.
29	Sellcity	Acquiring Lender City	24	0	Alphanumeric		Report the city location of the institution from which the FHLBank acquired the mortgage.
30	Sellst	Acquiring Lender State	2	0	Alpha	PR=Puerto Rico; DC=District of Columbia	Report the state location of the institution from which the FHLBank acquired the mortgage.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
31	SellType	Type of Acquiring Lender Institution	1	0	Numeric	1=Insured depository institution; 2=Housing Associate; 3=Insurance company	Report the numeric code indicating the type of institution that the FHLBank acquired the mortgage from.
32	NumBor	Number of Borrowers	2	0	Numeric		Report the number of borrowers at the time of origination.
33	First	First Time Home Buyer	1	0	Numeric	1=yes; 2=no	Report the 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 9=Not Applicable; Not Purchased under AHP, CIP, or CICA	Report the numeric code indicating whether the mortgage is on a project funded under an AHP, CIP or other CICA program.
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	Report the numeric code indicating the race or national origin of the borrower.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
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=No Co-Borrower	Report the 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	Report the 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=No Co-Borrower	Report the numeric code that indicates whether the co-borrower is male or female.
39	BoAge	Age of Borrower	2	0	Numeric	99=Not provided by applicant in mail or telephone application	Report the age, in years, of the borrower.
40	CoAge	Age of Co-borrower	2	0	Numeric	98=No Co-Borrower; 99=Not provided by applicant in mail or telephone application	Report the age, in years, of the co-borrower.
41	Occup	Occupancy Code	1	0	Numeric	1=Principal residence/owner-occupied; 2=second home; 3=investment property (rental)	Report the numeric code indicating whether the mortgaged property is an owner-occupied principal residence, a second home, or a rental investment property.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
42	NumUnits	Number of Units	1	0	Numeric	1 - 4	Report the number of units in the mortgaged property.
43	Bed1	Unit1--Number of Bedrooms	2	0	Numeric	98=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the number of bedrooms in the first of those units.
44	Bed2	Unit2--Number of Bedrooms	2	0	Numeric	98=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the number of bedrooms in the second of those units.
45	Bed3	Unit3--Number of Bedrooms	2	0	Numeric	98=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the number of bedrooms in the third of those units.
46	Bed4	Unit4--Number of Bedrooms	2	0	Numeric	98=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the number of bedrooms in the fourth of those units.
47	Aff1	Unit1--Affordable Category	1	0	Numeric	1=yes; 2=no;	Report the numeric code indicating if Unit 1 meets the housing goals implemented by HERA Section 1205.
48	Aff2	Unit2--Affordable Category	1	0	Numeric	1=yes; 2=no;	Report the numeric code indicating if Unit 2 meets the housing goals implemented by HERA Section 1205.
49	Aff3	Unit3--Affordable Category	1	0	Numeric	1=yes; 2=no;	Report the numeric code indicating if Unit 3 meets the housing goals implemented by HERA Section 1205.
50	Aff4	Unit4--Affordable Category	1	0	Numeric	1=yes; 2=no;	Report the numeric code indicating if Unit 4 meets the housing goals implemented by HERA Section 1205.
51	Rent1	Unit1-- Reported Rent Level	10	0	Numeric	Whole Dollars Example: \$1,200.23 = 1200 9999999999=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the monthly rent level, in whole dollars, for the first unit.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
52	Rent2	Unit2-- Reported Rent Level	10	0	Numeric	Whole Dollars Example: \$1,200.23 = 1200 999999999=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the monthly rent level, in whole dollars, for the second unit.
53	Rent3	Unit3-- Reported Rent Level	10	0	Numeric	Whole Dollars Example: \$1,200.23 = 1200 999999999=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the monthly rent level, in whole dollars, for the third unit.
54	Rent4	Unit4-- Reported Rent Level	10	0	Numeric	Whole Dollars Example: \$1,200.23 = 1200 999999999=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the monthly rent level, in whole dollars, for the fourth unit.
55	RentUt1	Unit1--Reported Rent Plus Utilities	10	0	Numeric	Whole Dollars Example: \$1,200.23 = 1200 999999999=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the monthly rent plus the utility cost, in whole dollars, for the first unit.
56	RentUt2	Unit2--Reported Rent Plus Utilities	10	0	Numeric	Whole Dollars Example: \$1,200.23 = 1200 999999999=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the monthly rent plus the utility cost, in whole dollars, for the second unit.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
57	RentUt3	Unit3--Reported Rent Plus Utilities	10	0	Numeric	Whole Dollars Example: \$1,200.23 = 1200 999999999=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report the monthly rent plus the utility cost, in whole dollars, for the third unit.
58	RentUt4	Unit4--Reported Rent Plus Utilities	10		Numeric	Whole Dollars Example: \$1,200.23 = 1200 999999999=no non-owner-occupied dwelling units	Where the property contains non-owner-occupied dwelling units, report 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	Report the numeric code indicating whether the property is in census tracts annually classified as underserved by HUD.
60	Rate	Interest Rate	7	6	Numeric	Example: 6.75%=.067500	Report the interest rate on the loan.
61	Amount	Loan Amount	8	0	Numeric	Whole Dollars	Report the loan balance, whole dollars, at origination
62	Front	Front-end Ratio	5	4	Numeric	Example 6.75%=.0675	Report the ratio of principal interest, taxes and insurance to total borrower(s) income (sum of all borrowers' income).
63	Back	Back-end Ratio	5	4	Numeric	Example 6.75%=.0675	Report the ratio of all debt payments to total borrower(s) income (sum of all borrowers' income).
64	BoFico	Borrower FICO score	3		Numeric	Valid FICO range=300-850 001=No FICO	Report the Fair, Isaacs, Co. credit score of borrower.
65	CoFico	Co-Borrower FICO score	3		Numeric	Valid FICO range=300-850 001=No FICO 999=No Co-Borrower	Report the 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	Example 6.75%=.0675; 0=no PMI	Report the percent of the original loan balance covered by primary mortgage insurance (PMI).
67	Self	Self-Employed Indicator	1		Numeric	1=yes; 2=no	Report the numeric code indicating 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	Report he numeric code indicating the type of property (i.e., single-family detached, condominium, townhouse, Planned Unit Development (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 99=Not an ARM	Report the numeric code indicating the index used for the calculation of interest on an ARM.

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
70	ArmMarg	ARM Margin	5	4	Numeric	Example: 1.00% = 0.0100 99999=Not an ARM	Report the margin added to the index for calculation of the interest on an adjustable rate mortgage.
71	PrepayP	Prepayment Penalty Date	8	0	Date	YYYYMMDD Example: January 9, 2001 = 20010109 99999999=No Prepayment Penalty Date	Report the date that the prepayment penalty ends.
72	Eth	Borrower Ethnicity	1	0	Numeric	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	Report the numeric code indicating the applicant's ethnicity
73	Race2	Borrower Race 2	1	0	Numeric	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	Report the numeric code indicating the applicant's race

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
74	Race3	Borrower Race 3	1	0	Numeric	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	Report the numeric code indicating the applicant's race
75	Race4	Borrower Race 4	1	0	Numeric	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	Report the numeric code indicating the applicant's race

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
76	Race5	Borrower Race 5	1	0	Numeric	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	Report the numeric code indicating the applicant's race
77	CoEth	Co-Borrower Ethnicity	1	0	Numeric	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 5 -- No Co-Borrower	Report the numeric code indicating the co-borrower's ethnicity

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
78	Corace2	Co-Borrower Race 2	1	0	Numeric	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 8 -- No Co-borrower.	Report the numeric code indicating the co-borrower's race
79	Corace3	Co-Borrower Race 3	1	0	Numeric	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 8 -- No Co-borrower.	Report the numeric code indicating the co-borrower's race

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
80	Corace4	Co-Borrower Race 4	1	0	Numeric	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 8 -- No Co-borrower.	Report the numeric code indicating the co-borrower's race
81	Corace5	Co-Borrower Race 5	1	0	Numeric	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 8 -- No Co-borrower.	Report the numeric code indicating the co-borrower's race

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
82		HOEPA Status	1	0	Numeric	1 – Subject to HOEPA 2- Not subject to HOEPA	Report the numeric code indicating whether the loan is covered by the Home Ownership and Equity Protection Act (HOEPA).
83		Lien Status	1	0	Numeric	1 – Secured by first lien 2 – Secured by a subordinate lien 3 – Not secured by a lien 4 – Not Applicable (ie purchased loans)	Report the numeric code indicating whether the loan is secured by a first or subordinate lien on a dwelling.
84		Special Housing Goals Loan	1	0	Numeric	1 – Yes 2 – No	Report the numeric code indicating whether the loan meets the requirements of the housing goals implemented by HERA Section 1205.
85		Federal Financial Stability Plan	1	0	Numeric	1 – Yes 2 – No	Report the numeric code indicating whether the asset was acquired through the Federal Financial Stability Plan

Field	Name	Business Name	Length	Decimals	Type	Values	Definition/Description
86		Acquisition Type	1	0	Numeric	1 - Cash 2 - SWAP 3 - Other 4 - Credit Enhancement 5 - Bond or Debt Purchase 6 - REMIC 7 - Reinsurance 8 - Risk Sharing 9 - REIT	Report whether the mortgage was acquired with cash, by swap, other, with a credit enhancement, a bond or debt purchase, or a real estate mortgage investment conduit (REMIC)
87		GSE Real Estate Owned	1	0	Numeric	1 – Yes 2 – No	Report whether the mortgage is on a property that was in the GSE's real estate owned (REO) inventory.

Attachment 2: Reporting Requirements for Existing Acquired Member Assets (Program-to-Date)

Field	Field Name	Business Name	Length	Decimals	Type	Values	Definition/Description
1	Bank	Bank District Flag	2	0	Numeric	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	Report the two-digit numeric code designating the FHLBank District that originally acquired the loan. This number will not change over the life of the loan.
2	ParDis1	Participation Percentage: Boston	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Boston in the loan.
3	ParDis2	Participation Percentage: New York	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-New York in the loan.
4	ParDis3	Participation Percentage: Pittsburgh	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Pittsburgh in the loan.
5	ParDis4	Participation Percentage: Atlanta	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Atlanta in the loan.
6	ParDis5	Participation Percentage: Cincinnati	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Cincinnati in the loan.
7	ParDis6	Participation Percentage: Indianapolis	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Indianapolis in the loan.

Field	Field Name	Business Name	Length	Decimals	Type	Values	Definition/Description
8	ParDis7	Participation Percentage: Chicago	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Chicago in the loan.
9	ParDis8	Participation Percentage: Des Moines	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Des Moines in the loan.
10	ParDis9	Participation Percentage: Dallas	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Dallas in the loan.
11	ParDis10	Participation Percentage: Topeka	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Topeka in the loan.
12	ParDis11	Participation Percentage: San Francisco	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-San Francisco in the loan.
13	ParDis12	Participation Percentage: Seattle	5	4	Numeric	Example: 6.75%=.0675 100%=1.000 no participation=0	Report the percentage participation of the FHLB-Seattle in the loan.
14	LoanNu	Loan Number	10	0	Numeric		Report the unique numeric identifier used by the FHLBanks for each mortgage asset acquisition.
15	PoolNu	Pool Number	10	0	Numeric		Report the unique numeric identifier used by the FHLBanks for each pool of mortgages acquired.

Field	Field Name	Business Name	Length	Decimals	Type	Values	Definition/Description
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; 09=Shared Funding Loans	Report the two-digit code identifying the AMA program type. If changes are made to program rules or a new program is initiated, the FHLBanks must inform the FHFA so that a numeric code can be assigned to represent the modified or new AMA program.
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.	Report the numeric code 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 Example: January 15, 2001 = 20010115	Report the 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	Report the loan specific letter credit rating set by the FHLBank to calculate the required credit enhancement. Indicate plus or minus sign after the rating value as appropriate.

Field	Field Name	Business Name	Length	Decimals	Type	Values	Definition/Description
20	CE	Credit Enhancement	8	0	Numeric	Whole Dollars; 0=no credit enhancement	Report 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 19). 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.
21	PoolRat	Loan pool rating	4		Alphanumeric	AAA, AA+, AA, AA-, A+, A, A-, BB+, BBB, BBB-, BB, B, etc.; null=missing;	Report the letter rating of loan pool. Indicate plus or minus sign after the rating value as appropriate.
22	CurrUPB	Current Unpaid Principle Balance	8	0	Numeric	Whole Dollars	Report the Current Unpaid Principal Balance as of the end of the reporting period. For loans with Status of 5, 6, 7, 8, or 9 AND a 0 Current Unpaid Principal Balance, report the loan in the reporting period it meets both criteria and then do NOT report the loan in future submissions.

Table 1: Loan Characteristics Report (Year-to-Date)

Bank:

Period:

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 2: Borrower Characteristics Report (Year-to-Date)

Bank:

Period:

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				
Up to \$23K per year				
More than \$23K, up to \$40K				
More than \$40K, up to \$60K				
More than \$60K, up to \$80K				
More than \$80K per year				
Race of Borrowers				
American Indian or Alaskan Native				
Asian				
Black or African American				
Native Hawaiian				
Hispanic or Latino				
White				
Other				
No Info Provided				
Not Applicable				
Borrower / Co-Borrower of Different Race				
Borrower(s) Income Ratio				
Up to 60% of Area Median				
More than 60%, up to 80%				
More than 80%, up to 100%				
More than 100%, up to 120%				
More than 120% of Area Median Income				
Missing Income Information				
TOTAL LOANS ACQUIRED				

Notes:

- If both race and ethnicity are reported, use ethnicity.
- If two borrowers exist and the race or ethnicity is provided for one but is not applicable or not provided for the other, code according to the primary borrower.
- If two borrowers exist and the ethnicity is different, code as Borrower/Co-Borrower of a different ethnicity.
- Reporting based on missing area median income rather than missing borrower income.

Table 4: Status Report (Year-to-Date)

Bank:

Period:

Single-Family Conventional Loans					Single-Family Government Insured/Guaranteed Loans				
Assets Acquired Year-toDate					Assets Acquired Year-toDate				
Loan Status	Outstanding UPB (\$ thousands)	Percent of Outstanding UPB	# Loans	Percent	Loan Status	Outstanding UPB (\$ thousands)	Percent of Outstanding UPB	# Loans	Percent
<i>Total Outstanding</i>		0.00%		0.00%	<i>Total Outstanding</i>		0.00%		0.00%
Total Current		0.00%		0.00%	Total Current		0.00%		0.00%
Total Past Due		0.00%		0.00%	Total Past Due		0.00%		0.00%
30 Days		0.00%		0.00%	30 Days		0.00%		0.00%
60 Days		0.00%		0.00%	60 Days		0.00%		0.00%
90 Days or More		0.00%		0.00%	90 Days or More		0.00%		0.00%
Foreclosed		0.00%		0.00%	Foreclosed		0.00%		0.00%
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
<i>Total Outstanding</i>		0.00%		0.00%	<i>Total Outstanding</i>		0.00%		0.00%
Total Current		0.00%		0.00%	Total Current		0.00%		0.00%
Total Past Due		0.00%		0.00%	Total Past Due		0.00%		0.00%
30 Days		0.00%		0.00%	30 Days		0.00%		0.00%
60 Days		0.00%		0.00%	60 Days		0.00%		0.00%
90 Days or More		0.00%		0.00%	90 Days or More		0.00%		0.00%
Foreclosed		0.00%		0.00%	Foreclosed		0.00%		0.00%