Enterprise Public Use Database Data Dictionary

Single-Family Properties
NATIONAL FILE A

Release of 2018 Data

Federal Housing Finance Agency

Enterprise Public Use Database
Single-Family Properties
National File A

RELEASE OF 2018 DATA

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 the property not related to the record number in the Census Tract File or the other National Files.
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, 2018.
4	1	2010 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 2010 decennial census.
5	1	Tract Income Ratio	1 = >0, <=80% 2 = >80, <=120% 3 = >120% 9 = Missing	The ratio of the 2010 census tract median income to the 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 single-family low-income areas housing goal. See definition of *Families in low-income areas* in 12 CFR 1282.1.
6	1	Borrower Income Ratio	1 = >= 0, <=50% 2 = >50, <=80% 3 = >80% 9 = Not applicable	The ratio of the borrower's (or borrowers') annual income to the area median family income for the reporting year. This is the ratio used to determine whether borrower's (or borrowers') income qualifies for an income-based housing goal. This is the ratio defined at 12 CFR 1282.15(b)(1) for owner-occupied units.

Enterprise Public Use Database
Single-Family Properties
National File A

RELEASE OF 2018 DATA

Field #	Field Width	Field Name	Values	Description / Comments
7	1	Loan-to-Value Ratio (LTV) at Origination, or Combined LTV (CLTV) where available	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.e.*, 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.

Enterprise Public Use Database
Single-Family Properties
National File A

RELEASE OF 2018 DATA

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 5 = no co-borrower 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	