Fannie Mae®

Historical Loan Performance Exclusion Dataset Overview

Fannie Mae is releasing a new dataset, the Historical Loan Performance Exclusion Dataset that provides loan performance data on loans excluded from the Single-Family Fixed-Rate Mortgage dataset (Primary). The loan products in the new dataset are typically ineligible to be included in our Credit Risk Transfer (CRT) programs. Although this new dataset may not be useful in the evaluation of our CRT programs, it is being provided to the extent it may be helpful for other purposes.

Frequently Asked Questions

1. **What data is contained in the Historical Loan Performance Exclusion dataset?**

   This dataset contains a subset of single-family loans, including a variety of adjustable-rate, balloon, interest-only, prepayment penalty, government-insured, Alt-A and mortgage loans with reduced documentation and/or streamlined processing. Programs or variances that are ineligible today, mortgage loans subject to long-term standby commitments, mortgage loans sold with lender recourse or subject to certain other third-party risk-sharing arrangements, or that were acquired by Fannie Mae on a negotiated bulk basis, are included and may not be reflective of our current underwriting guidelines.

   The data is presented in the same single file layout as the Primary dataset (Primary Glossary and File Layout). Any fields not applicable or otherwise not available have been left blank. In addition to the Primary dataset fields, four (4) additional fields have been appended to the end of the file to assist users' understanding of these mortgage loan characteristics. The additional fields are as listed and defined below.

Field Position	Field Name	Description	Respective Disclosure Notes
109	Non-Standard Documentation Indicator	An indicator denoting if the income, credit / liabilities, asset, or employment used to verify the mortgage loan was reasonably believed to be non-standard Assessment based on 2020 guidelines	Y = Yes; N = No
110	Non-Standard Underwriting or Eligibility Indicator	An indicator denoting if the underwriting or eligibility guidelines used to originate or close the mortgage loan was reasonably believed to be non-standard Assessment based on 2020 guidelines	Y = Yes; N = No
111	Government Insured/Guarantee Indicator	An indicator denoting if a Government Insured/Guarantee Program was covering the loan	Y = Yes; N = No
112	Negative Amortization Indicator	For an adjustable-rate loan, the indicator denoting whether such loan allow negative amortization	Y = Yes; N = No

2. **How do I access the data?**

   The dataset is available through our Data Dynamics platform, accessible under the resources tab of the historical performance tile. For new users of Data Dynamics, Fannie Mae requires the user to register and create a unique username and password. An email will be sent to the user to confirm registration. The user is also required to accept the Terms and Conditions, which, among other things, prohibits the user from distributing data to third parties without the express written consent of Fannie Mae. Files are downloaded as zip files, which require appropriate software to unzip.

3. **How frequently will the Exclusion dataset be updated?**

   The initial population of mortgage loans in the dataset includes acquisitions between January 1, 2000 and September 30, 2020. The new dataset is intended to be a one-time release although it may be enhanced and/or refreshed over time.

4. **Whom do I contact with additional questions?**

   For support with questions related to data, distribution, or downloads, please contact Fannie Mae's Investor Relations and Marketing at 1-800-232-6643 (Option 3) or by email.