Fannie Mae Multifamily Loan Performance Data Attribute Glossary and File Layout

Fannie Mae Multifamily Loan Performance Data has two files:

- Main File
- Historical Annual DSCR File

The files can be cross reference by the Loan Number.

Main File

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
1	Loan Number	A unique number assigned to each mortgage loan by Fannie Mae.			VARCHAR2
2	Acquisition Date	The date on which Fannie Mae acquired the loan.	Some loans acquired prior to 2008 may have Acquisition Date before the Note Date.		DATE
3	Note Date	The date on which the mortgage note or deed of trust is executed.			DATE
4	Maturity Date at Acquisition	The date the final scheduled payment of principal and interest is due per the loan documents.			DATE
5	Loan Acquisition UPB	At acquisition the UPB of the loan.			CURRENCY
6	Amortization Type	Indicates the type of amortization scheduled over the mortgage loan term.		• Amortizing Balloon • Fully Amortizing • Interest Only/ Amortizing/Balloon • Interest Only/Balloon • Interest Only/Fully Amortizing	VARCHAR2

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
7	Interest Type	Indicates if a mortgage loan is a fixed-rate or adjustable-rate mortgage.	Extended Maturity Loans are generally fixed-rate in this dataset; however, when they are extended the loan will have an adjustable interest rate.	• ARM • Fixed	VARCHAR2
8	Loan Product Type	Indicates a Fannie Mae Multifamily product.		• DUS • Non-DUS • Credit Facility • Bulk Delivery	VARCHAR2
9	Original UPB	The original amount of the mortgage loan as indicated by the mortgage loan documents.			CURRENCY
10	Amortization Term	The number of months over which the mortgage loan's unpaid principal balance is scheduled to be amortized, as determined at the origination date.	Some partial interest only loans acquired prior to 2007 may have blanks.		NUMBER
11	Original Interest Rate	The original interest rate on a mortgage loan as identified in the mortgage loan documents.			NUMBER
12	Lien Position	The lien priority placed on the property securing the mortgage loan.		• First • Second • Third • Fourth or More Subordinate • Not Available	VARCHAR2
13	Transaction ID	Identifier assigned to a transaction.	Will only be populated for loans securitized in an MBS.		VARCHAR2
14	Issue Date	The first day of the month in which the security was issued. A security settles on the book entry date (settlement date) which may not be the issue date.	Will only be populated for loans securitized in an MBS.		DATE

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
15	Loan Acquisition LTV	At acquisition, the ratio of the actual unpaid principal balance of the mortgage loan (plus prior liens if supplemental) to the combined value of all underlying properties.	For Credit Facilities this data attribute is reflected at the deal level and not the loan level.		NUMBER
16	Underwritten DSCR	A ratio of underwritten net cash flow to an actual or calculated principal and interest payments.			NUMBER
17	Underwritten DSCR Type	Indicates the method/calculation of the underwritten DSCR at the time of the loan acquisition	For further details see the MFLPD Underwritten DSCR Type QRG.	• Deal UW DSCR NCF • Lender UW DSCR • UW Actual DSCR • UW NCF DSCR	VARCHAR2
18	Original Term	The number of months from the date the mortgage loan starts accruing interest (i.e., one month before the first payment due date) to the maturity date.			NUMBER
19	Original I/O Term	The number of months in which there are interest-only payments per the mortgage loan documents.	Some partial interest only loans acquired prior to 2007 may have blanks.		NUMBER
20	I/O End Date	The date of the last interest-only payment for a mortgage loan that has a full or partial interest-only period.			DATE
21	Loan Ever 60+ Days Delinquent	Indicates if the loan was ever 60 days or greater delinquent.		• Y • N	VARCHAR2
22	Loss Sharing Type	Indicates the allocation of losses for a mortgage loan between the lender and Fannie Mae.	This data attribute may have blanks. Loans with blanks were mainly acquired prior to 2008.	• No Lender Loss Sharing • Pari Passu • Standard DUS	VARCHAR2
23	Modified Loss Sharing Percentage	At acquisition, the percentage of the original contractual lender loss sharing for a mortgage loan with Standard DUS or Pari Passu lender loss sharing.	This data attribute may have blanks. Loans with blanks were mainly acquired prior to 2008.		NUMBER

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
24	Number of Properties at Acquisition	At acquisition, the number of properties which serve as collateral for the mortgage loan.	For Credit Facilities the data attribute will be blank.		NUMBER
25	Property Acquisition Total Unit Count	At acquisition, the total number of residential units in all phases of the property securing the mortgage loan.	For loans with multiple properties this data attribute will be blank. For Credit Facilities this data attribute will be blank.		NUMBER
26	Specific Property Type	Indicates the specific type of the property securing the mortgage loan.		• Multifamily • Cooperative • Manufactured Housing Community • Seniors • Dedicated Student • Military • Multiple Properties • Other	VARCHAR2
27	Year Built	The year in which a mortgaged property (or the first phase of a multi-phase mortgaged property) was built.	This data attribute will show Multiple for loans with multiple properties.		VARCHAR2
28	Property City	The current geocoded name of the city where the property or properties which serve as mortgage collateral are located.	This data attribute will show Multiple for loans with multiple properties.		VARCHAR2
29	Property State	The current geocoded two-character abbreviated code representing the state in which the property or properties which serve as mortgage collateral are located.	This data attribute will show Multiple for loans with multiple properties.		VARCHAR2
30	Property Zip Code	The current geocoded zip code for the property or properties which serve as mortgage collateral are located.	This data attribute will show Multiple for loans with multiple properties.		VARCHAR2

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
31	Metropolitan Statistical Area	The current geocoded Metropolitan Statistical Area (or PMSA if the MSA is consolidated) for the property or properties which serve as mortgage collateral are located.	This data attribute will show Multiple for loans with multiple properties.		VARCHAR2
32	Physical Occupancy %	The occupancy rate for a mortgaged property showing units physically occupied by tenants and provided at underwriting.	For loans with multiple properties this data attribute will have blanks. For acquisitions prior to 2007 this data attribute may have blanks.		NUMBER
33	Liquidation/Prepayment Code	Indicates the type of unscheduled principal collection or liquidation.	For further details see the MFLPD FAQs.	• Deed-in-Lieu • Discounted Payoff • Dissolution • Foreclosure • Fully Paid, Matured • Fully Paid, Prepaid • Fully Paid, Refinance • Repurchase • Substitution • Third Party Sale • Other Liquidation	VARCHAR2
34	Liquidation/Prepayment Date	The date on which the mortgage loan was liquidated/prepaid.	This date may be different from Foreclosure Date or Credit Event Date. For further details see the MFLPD FAQs.		DATE
35	Foreclosure Date	The date the mortgage loan was foreclosed.			DATE

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
36	Credit Event Date	For a Real Estate Owned (REO) Credit Event Type the date on which a foreclosed property was disposed through an REO sale. For a Non-REO Credit Event Type this is the date the credit event took place (e.g., the date of third party sale).			DATE
37	Foreclosure Value	For a REO Credit Event, the value of the property or properties at the time of foreclosure or deed-in lieu. For a Non REO Credit Event, the value at the time of the Credit Event.			CURRENCY
38	Lifetime Net Credit Loss Amount	The sum of the loan balances charged off in a liquidation event, the foregone interest accrued through loan liquidation, and the net cash flow (e.g., total amount of expenses incurred, property income) used in efforts to mitigate losses on non-performing loans and Real Estate Owned; offset by the receipt of third party loss sharing benefits and insurance claims as of the reporting period.	Lifetime Net Credit Loss Amount is not reported until foreclosure or a resolved credit event. For further details see the MFLPD Credit Events and Loss Sharing QRG.		CURRENCY
39	Sale Price	Sale price of the property or properties sold.	The availability of Sale Price for REOs is limited prior to 2008.		CURRENCY
40	Default Amount	The amount of unpaid principal balance and accrued interest at the time of default.	For some loans with a Credit Event this data attribute may be blank.		CURRENCY
41	Credit Event Type	The type of event on which a property and/or loan was disposed.		• Non-REO • REO	VARCHAR2
42	Reporting Period Date	The monthly reporting period of the mortgage loan.			DATE

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
43	Loan Active Property Count	The current number of properties that serve as collateral for the mortgage loan.	This data attribute will be zero for fully defeased loans.		NUMBER
44	Note Rate	The interest rate of the mortgage loan.	Generally, for fixed-rate loans this is the paying rate and for adjustable-rate loans this is the accruing rate.		NUMBER
45	Maturity Date - Current	The date the final scheduled payment of principal and interest is due on the loan, as of the reporting period.	There are some loans that have a current maturity date different than the maturity date at acquisition with no modification flag. Under the Extended Maturity product (which is no longer offered), the borrower had the option, if they met certain conditions, to extend the loan maturity date by one year. These are not modifications.		DATE
46	UPB - Current	The scheduled or stated principal balance for a mortgage loan as of the end of the reporting period.			CURRENCY
47	Delinquency UPB	The actual dollar amount of the unpaid principal balance that corresponds to Fannie Mae's participation in the mortgage loan at the time of delinquency.	For loans that that have an SDQ Indictor of Y prior to 2005 the Delinquency UPB is blank.		CURRENCY
48	Loan Payment Status	Indicates the status of the mortgage loan payment.		• Current • 30-59 Days Delinquent • 60-89 Days Delinquent • 90+ Days Delinquent	VARCHAR2
49	SDQ Indicator	Indicates if the mortgage loan is seriously delinquent (60+ day delinquent) in the reporting period.		• Y • N	VARCHAR2
50	Most Recent Modification Date	The date when the terms of the most recent loan modification are effective.	Modifications prior to 2010 are not available in MFLPD.		DATE
51	Modification Indicator	An indicator that the loan has been modified.	Modifications prior to 2010 are not available in MFLPD.	• Y • N	VARCHAR2

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
52	Defeasance Date	The date the borrower exercises its option to defease the mortgage loan.			DATE
53	Prepayment Provision	A sequential code detailing each type of prepayment provision and the term of the provision in months.	This data attribute may have blanks for older vintages.	• L = Lockout or prepayment is not allowed during this period • YM = Yield Maintenance • #% = Percentage value that is multiplied by the current unpaid principal balance at the time of prepayment to calculate the premium • DEF = Defeasance • O = Open or prepayment is allowed without prepayment premium during this period • O* = Is open for prepayment and/or has some type of Prepayment Provision; typically for Yield Maintenance loans 1% followed by open term of 3 months	VARCHAR2
54	Prepayment Provision End Date	A sequential code detailing each type of prepayment provision and the end date.	This data attribute may have blanks for older vintages.		VARCHAR2

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
55	Affordable Housing Type	Indicates the type of multifamily affordable housing for the property supporting the mortgage loan.	For acquisitions prior to 2014 this data attribute generally has blanks.	• LIHTC • Project Based HAP/Sec 8 • LIHTC & Project Based HAP/Sec 8 • Other • Other - Sponsor Initiated Affordability • Non MAH • Multiple Properties	VARCHAR2
56	MCIRT Deal ID	An alphanumeric identifier of a Multifamily Credit Insurance Risk Transfer (MCIRT) deal.			VARCHAR2
57	MCAS Deal ID	An alphanumeric identifier of a Multifamily Connecticut Avenue Security (MCAS) deal.			VARCHAR2

Historical Annual DSCR File

Position	Attribute Name	Definition	Notes	Allowable Values	Data Type
1	Loan Number	A unique number assigned to each mortgage loan by Fannie Mae.			VARCHAR2
2	Year	The year associated with the fiscal year-end statement.			DATE
3	Year DSCR	For all properties underlying the mortgage loans, the ratio of Net Cash Flow (NCF) to total debt service for the associated fiscal year property operating statements.	Year DSCR prior to 2007 are not available in MFLPD. For Credit Facilities this data attribute is reflected at the deal level and not the loan level.		NUMBER