Portfolios of Hypothetical First-Lien Mortgages Data Definitions

Variable	Mnemonic	Description
Principal balance amount	prin_bal_amt	The principal balance as of 2019:Q4 in dollars
Loan amount at origination	loan_amt_orig	The loan amount at origination in dollars
Loan-to-value ratio at origination	ltv_ratio_orig	The ratio of loan amount at origination to the property value at origination
Credit score at origination	creditbureau_score_orig	The FICO® scores of the borrower at origination
Property state	prop_state	The state in which the property is located. This includes the 50 U.S. states and the District of Columbia
Occupancy status of property	occupancy_type	The occupancy status of property: 1 is primary 2 is second home 3 is non-owner/investment U is unknown
Mortgage product	product	Mortgage products: "frm" is fixed-rate mortgage "arm" is adjustable-rate mortgage
Property type	prop_type	Property types: 1 is single 2 is condo/co-op 3 is 2-4 units 4 is other
Mortgage purpose	purpose_type	Mortgage purpose: 1 is purchase 2 is rate/term refinance 3 is cash-out refinance 4 is other refinance
Loan term at origination	loan_term_orig	Loan term at origination in months
Year of loan origination	year	Year of loan origination
Loan age	loan_age	Loan age in months
Payment status	status	Payment status: 1 is current (0-89 days past due) 2 is late (90-180 days past due)