

19. *Term of Mortgage at Origination*—Term of the mortgage loan at the time of origination, in months.

20. *Amortization Term*—For amortizing mortgage loans, the amortization term of the mortgage loan, in months.

21. *FHFBID Number*—Federal Housing Finance Board Identification Number of the member institution that initially provides the credit enhancement for the AMA.

22. *Number of Borrowers*—Number of borrowers at the time of origination.

23. *First-Time Home Buyers*—Code indicating whether the mortgagor(s) are first-time homebuyers.

24. *Borrower Race*—Code indicating the race of the borrower (e.g., Asian, Native Hawaiian or Other Pacific Islander). Codes are to be consistent with the race codes used in the latest decennial census.

25. *Borrower Ethnicity*—Code indicating the ethnicity of the borrower (i.e., “Hispanic or Latino” or “Not Hispanic or Latino”), consistent with the latest decennial census ethnicity codes.

26. *Co-Borrower Race*—Code indicating the race of the co-borrower (e.g., Asian, Native Hawaiian or Other Pacific Islander). Codes are to be consistent with the race codes used in the latest decennial census.

27. *Co-Borrower Ethnicity*—Code indicating the ethnicity of the co-borrower (i.e., “Hispanic or Latino” or “Not Hispanic or Latino”), consistent with the latest decennial census ethnicity codes.

28. *Borrower Gender*—Code that indicates whether the borrower is male or female.

29. *Co-Borrower Gender*—Code that indicates whether the co-borrower is male or female.

30. *Age of Borrower*—Age of borrower, in years, at the time of mortgage loan origination.

31. *Age of Co-Borrower*—Age of co-borrower, in years, at the time of mortgage loan origination.

32. *Occupancy Code*—Code that indicates whether the mortgaged property is an owner-occupied principal residence, or a rental investment property.

33. *Number of Units*—Number of units in the mortgaged property (i.e., one to four).

34. *Unit—Number of Bedrooms*—Four separate fields indicating, where the property contains non-owner-occupied dwelling units, the number of bedrooms in each of those units.

35. *Unit—Reported Rent Level*—Four separate fields indicating, where the property contains non-owner-occupied dwelling units, the rent level for each unit in whole dollars.

36. *Unit—Reported Rent Level Plus Utilities*—Four separate fields indicating, where the property contains non-owner-occupied dwelling units, the rent level plus the utility cost for each unit in whole dollars.

37. *Unit—Owner-Occupied*—Four separate fields indicating whether each of the units is owner-occupied.

38. *Original Interest Rate*—Interest rate on the loan at the time of origination.

39. *Loan Amount*—Mortgage loan balance at the time of origination.

40. *Front-end Ratio*—Ratio of principal, interest, taxes, and insurance to Borrower(s) Annual Income at the time of origination.

41. *Back-end Ratio*—Ratio of all debt payments to Borrower(s) Annual Income at the time of origination.

42. *Type of Credit Score*—Code indicating borrower(s) credit score type (i.e., Fair, Isaacs, Co. (FICO) or NextGen FICO).

43. *Borrower Credit Score*—The Fair, Isaacs, Co. (FICO) or NextGen FICO credit score of borrower at the time of mortgage loan origination.

44. *Co-Borrower Credit Score*—The Fair, Isaacs, Co. (FICO) or NextGen FICO credit score of co-borrower at the time of mortgage loan origination.

45. *Self-Employed Indicator*—Code indicating whether the borrower was self-employed at the time of mortgage loan origination.

46. *Property Type*—Code indicating the type of property (e.g., single-family detached, condominium, PUD).

47. *ARM Index*—For ARMs only, index used for the calculation of interest on an ARM.

48. *ARM Margin*—For ARMs only, margin added to the index used for the calculation of the interest on an ARM.

49. *Adjustment Frequency*—For ARMs only, interest rate adjustment frequency in months.

50. *Negative Amortization*—For ARMs only, code indicating if amortization is negative.

51. *Prepayment Penalty Date*—Date that the application of a prepayment penalty ends.

Part II—Fields To Be Reported for All Such Loans That Are Outstanding in the Calendar Quarter

52. *Bank District Flag*—Two-digit code designating the District Bank where the member institution that initially provides the credit enhancement for the AMA is located.

53. *Loan Number*—Bank assigned numeric identifier, unique to each mortgage loan within a Bank's AMA portfolio.

54. *Delinquency Status*—Code indicating the delinquency status of the mortgage loan at the end of the calendar quarter.

55. *Termination Date*—For mortgage loans that terminated during the calendar quarter, date on which the mortgage loan terminated.

56. *Termination Type*—For mortgage loans that terminated during the calendar quarter, code indicating the reason for the mortgage loan termination (e.g., prepayment, foreclosure).

57. *Current Unpaid Principal Balance (UPB)*—UPB on the mortgage loan at the end of the calendar quarter.

58. *Current Coupon*—For ARMs only, mortgage interest rate on the mortgage loan at the end of the calendar quarter.

Part III—Fields To Be Reported for Pools of Such Loans

59. *Bank District Flag*—Two-digit code designating the District Bank where the member institution that initially provides the credit enhancement for the AMA is located.

60. *Pool Number*—Bank assigned numeric identifier for the pool in which the mortgage loan is a part; the Pool Number should be unique within a Bank's AMA portfolio.

61. *Participation Percentages*—Twelve separate fields indicating each Bank's

percentage participation in the AMA-eligible pool or asset backed by such a pool, as of the date the Bank acquires any portion of the pool or asset.

62. *Pool Rating*—For pools of mortgage loans or assets backed by such mortgage loans, the putative or actual letter credit rating of the pool as of the date the Bank acquires any portion of the pool or asset backed by such pools.

63. *Pool Credit Enhancement*—The dollar amount of the credit enhancement required to bring the pool to the credit rating as specified by the Bank.

64. *Recalculated Pool Rating*—For pools of mortgage loans where the credit enhancement is recalculated during the calendar quarter, the recalculated putative or actual letter credit rating using the initial amount of the Pool Credit Enhancement.

65. *Recalculated Credit Enhancement*—For pools of mortgage loans that have the credit enhancement recalculated during the calendar quarter, the dollar amount of the credit enhancement required to bring the pool to the initial putative or actual letter credit rating.

Appendix B to Part 955—Reporting Requirements for AMA That Are Multi-Family Residential Mortgage Loans or Multi-Family Residential Mortgage Loans Backing AMA

Part I—Fields To Be Reported for All Such Loans Acquired During the Calendar Quarter

1. *Bank District Flag*—Two-digit code designating the District Bank where the member institution that initially provides the credit enhancement for the AMA is located.

2. *Program Type*—Two-digit code, as designated by the Finance Board, identifying AMA Program type.

3. *Loan Number*—Bank assigned numeric identifier, unique to each mortgage loan within a Bank's AMA portfolio.

4. *Pool Number*—Bank assigned numeric identifier, for the pool in which the mortgage loan is a part; the Pool Number should be unique within a Bank's AMA portfolio.

5. *U.S. Postal State*—Two-digit Federal Information Processing Standard (FIPS) code for the property.

6. *U.S. Postal Zip Code*—Five-digit zip code for the property.

7. *MSA Code*—Five-digit code for the property's Metropolitan Statistical Area (MSA).

8. *County*—Three-digit FIPS code for the property's county, as designated in the most recent decennial census by the Bureau of the Census.

9. *Census Tract/Block Numbering Area (BNA)*—Tract/BNA number for the property as used in the most recent decennial census by the Bureau of the Census.

10. *Acquisition Unpaid Principal Balance (UPB)*—UPB in whole dollars of the mortgage loan when the loan was first acquired by a Bank, or of each mortgage loan backing an asset when such asset was first acquired by a Bank.

11. *Original Interest Rate*—Interest rate on the loan at the time of origination.

12. *Loan Amount*—Mortgage loan balance at the time of origination.