HECM Data from HUD's IACS and CHUMS Systems, Cleaned and Augmented with Data from HECM Assigned Notes and Claims Systems

Column Name	Attribute Definition	Attribute Name	Data Length	Data Type
Case_ID	Derived unique identifier for a HECM loan.	Case ID	11	String
application_date	Date the application for FHA mortgage insurance was assigned case number. Year and month format YYYYMM.	Application Received Date	6	String
arm_indx_typ	The Adjustable Rate Mortgage (ARM) Index Type is a 1-character code to indicate whether the HECM loan is using a London Interbank Offered Rate (LIBOR) or a Constant Maturity Treasury (CMT) rate. Values: L = LIBOR; T = CMT. For fixed rate loans, rt_typ variable will contain a value of 'F'.	ARM Index Type	1	String
borrower_age_orig	Age at origination of the youngest borrower in years.	Borrower Age	8	Num
closing_date	The date the loan closed. It is the date the lender and borrower agree on the terms of the loan and sign the closing documents. This is the loan settlement date from the HUD 1 form, block I. Year and month format YYYYMM.	Closing Date	6	String
coborrower_age_orig	Age at origination of co-borrower in years.	Coborrower Age	8	Num
fips_cnty_cd	A three digit FIPS (Federal Information Processing Standards) code that identifies the county where the property is located. The fips_cnty_cd is not duplicated within a state, however, the same code may be used in multiple states. Use fips_st_cd or prop_addr_st to drill down to the county/state level. FIPS County Code represents federal standard state location of property.	Fips County Code	3	String
Gender	The gender of the borrower. Gender 0 = 'Not Reported', 1 = 'Single Male', 2 = 'Single Female', 3 = 'Couple'	Gender	1	Num
HECM_Type	Indicator to denote whether loan is a HECM-for-Purchase (i.e. a HECM originated in the purchase of a property) or a HECM-to-HECM-refinance (i.e. a HECM originated to refinance a previous HECM), or a traditional HECM. HECM_type 0 = 'Traditional HECM', 1 = 'HECM-for-Purchase', 2'= 'Refinance'.	HECM Type	1	Num
init_prncpl_lmt	The initial principal limit is the present value of loan proceeds that are available to the borrower at the time of loan closing, prior to subtracting escrows for repairs and service fee payments.	Initial Principal Limit	9	Num
int_rt	The current mortgage interest rate, including a lender's margin, as of the date of the data extraction.	Interest Rate	5	Num
int_rt_10yr	The int_rt_10yr is populated by the lenders. The value they provide includes the lender's margin, if applicable. This is also known as the Expected Rate, and is used with the borrower age at origination to detrmine the initial principal limit (percentage).	Expected Rate (10 Year Treasury plus margin)	5	Num
max_clm_amt	The maximum claim amount is the lesser of the appraised value at origination or HECM loan limit (decimal).	Maximum Claim Amount	13	Num
mrgn_rt	Margin Index Rate for Adjustable Loans (percentage)	Margin Rate	5	Num
msa_cd_5	Five-digit codes for Metropolitan Statistical Areas (MSA) and Metropolitan Statistical Divisions (MSD) as defined by the Office of Management and Budget (OMB) and in use starting in 2004.	MSA Code	5	String

orgntng_mtgee5	Derived from the ten (10) ID, this identifies the lender that originated the loan. The originating lender ID will remain unchanged even if the loan has been sold a number of times. NOTE: If at the time of origination the lender is a Loan Correspondent their lender ID will be listed as the Originating Lender AND the Sponsor Lender ID column must be populated	Originating Mortgagee ID (5-digit)	5	String
orgntng_mtgee_name	Name of the Originating Lender	Originating Mortgagee Name	40	String
prop_addr_st	The official alphabetic 2-character US Postal Service state abbreviation for the property location associated with an FHA mortgage insurance application.	Property Address State	2	Text
prop_addr_zip_cd	Postal zip code where the property is located.	Property Address Zip Code	9	Text
prprty_aprsl_vl	Appraised value of the property.	Appraisal Amount	9	Num
pymt_plan_loan_typ	The payment plan type selected by the borrower. This code indicates the type of payment plan that has been set up for a loan. Values: 01 = Term; 02 = Line of Credit (LOC); 03 = Tenure (TEN); 04 = Term and LOC (TMLC); 05 = Tenure and LOC (TNLC) as of the currency date.	Payment Plan Loan Type	2	Char
pymt_plan_mnthly_pymt	The current monthly payment amount which is scheduled to be made to the borrower each month as of the date of the data extraction. This field is required if the payment plan type has a value of 01 (term), 03 (tenure), 04 (term and LOC) or 05 (tenure and LOC). This figure is calculated by the servicers using the calculation software provided by HUD. This amount is not net of the monthly set aside. Even if there is a monthly set aside the servicer should enter the entire monthly payment amount (I.e. including the set aside amount).	Payment Plan Monthly Payment	11	Num
rpr_set_aside	Amount of money set aside to cover home repairs needed from the initial principal limit for loan approval.	Repair Set Aside	9	Num
rt_typ	Rate type for each loan if the lender pays the MIP on the case. Values: F = Fixed; A = Annual Adjustable; M = Monthly Adjustable.	Interest Rate Type	1	String
spnsr_mtgee5	The 5-digit lender identification number of the parent company which is the sponsoring financial institution with direct endorsement approval.	Sponsor Mortgagee ID	5	String
spnsr_mtgee_nm	Name of the Sponsoring Lender	Sponsor Mortgagee Name	40	String
srvc_fee_set_aside	The service fee set aside amount is the amount of funds set aside from the initial principal limit for payment of future monthly servicing fees.	Service Fee Set Aside	9	Num
cs_sts	A 2-digit code that reflects the current status of a loan as of the data extraction date. Values: 01 = New loan in Suspense, the MIP has not been paid; 02 = Pending Endorsement, the MIP has been paid; 03 = Hold Processing; 04 = Endorsed, HUD has insured the loan; 05 = Assigned to HUD; 06 = Canceled Loan; 07 = Reinstated Loan; 08 = Non-Claim Termination; 09 = Terminated After Assignment; 10 = shortfall claim termination.	Case Status	2	String
assign_date	The date the loan is assigned to HUD. Year and month format YYYYMM.	Note Assignment Date	6	String
termination_date	Date that the loan was terminated. The value of this variable may differ from that in SFDW as it was adjusted in the Data Cleaning Process. Year and month format YYYYMM	Termination Date	6	String

saver_indicator	This field indentifies the loan pricing option as a HECM Saver. 1 = 'HECM Saver' 0 = 'Not HECM Saver'	Saver Indicator	1	Num
policy_year	Number of years since loan closing date, rounded up. For example, for a closing date of January 1, 2007, all transactions that occur through December 31, 2007 are aggregated within policy year 1. Policy year for non-terminated loans are based on "Data as of" date.	Policy Year	2	Num
*cash_draw_amt_PY#	Borrower cash draw amount, aggregated for each loan and policy year. Zero values indicate zero cash draw amount. Missing values are shown after the last policy year. For example, if a loan has 10 policy years, missing values will start in policy year 11.	Cash Draw Amount	8	Num

*Cash_draw_amt_PY# is an aggregation of a selection of 80 different cash transaction types, inputted into the FHA IACS system by the servicer. This includes cash draws for various payment plans, reversals, and payoffs, to name a few. A negative number denotes a pay down of the debt or a reversal of a previous positive transaction that was incorrectly recorded.