Hosted Datasets: Mortgage & Asset-backed Securities

**Agency MBS**

**eMBS**
eMBS captures the universe of monthly and daily public disclosure from FNMA, FHLMC and GNMA. Data is normalized between agencies for expedient crossagency analysis. Mapping tables allow drilldown to underlying collateral for agency derivatives.

**Agency Risk Share Loan-Level Data***
At-issuance and monthly updates at the loan-level for GSE risk share deals including FHLMC STACR, FNMA CAS and FNMA MIRT.

**Freddie Mac and Fannie Mae Single Family Historical Loan-Level Performance Data**
In 2013, FNMA and FHLMC both released historical loan-level performance data, including delinquency status, for a large portion of their guaranteed portfolio for the types of mortgages to be included in risk-share issuance. The data’s large size and deep history provide a foundation to build credit and prepayment models.

**Fannie Mae Performance Data for Modified Single Family Loans**
In support of the reperforming loan (RPL) securitization program announced in April 2016, FNMA released a historical dataset on a subset of its modified single-family loan population. This dataset provides the market with the ability to analyze the performance of Fannie Mae's modified loans — it includes approximately 700,000 loans and 25,000,000 unique monthly records, focusing on those loans in Fannie Mae’s book of business that were modified due to delinquency. This population includes loans that are current, delinquent, or liquidated post-modification.

**TransUnion Agency RMBS Prepayment Indicators**
Provides a high quality match between Freddie Mac, Fannie Mae and Ginnie Mae monthly loan-level data and TransUnion’s US consumer credit database to provide updated credit profile characteristics for the borrower associated with each loan. Using a proprietary mapping algorithm, Freddie Mac, Fannie Mae and Ginnie Mae loans have been matched to TransUnion credit details. Up-to-date consumer credit metrics including current credit score, balance of junior liens, performance on non-mortgage debt, and mortgage credit inquiry activity are provided monthly. Users of this dataset can choose from different sets of credit profile details to more accurately assess both voluntary and involuntary prepayment tendencies.

**Federal Reserve MBS Holdings***
Data disclosed by the Federal Reserve about MBS purchase and sale transactions.

**Non-Agency (Private Label) MBS**

**CoreLogic Securities Database**
CoreLogic is the premier data source for current and historical loan-level information about non-Agency MBS and ABS deals.

**Equifax ABS Credit Risk Insight**
Equifax CRI provides borrower credit profile information from Equifax for each loan in CoreLogic Securities. Data includes current and historical credit information. The data can be updated as frequently as twice a month, so users can stay on top of each borrower’s changing credit profile and the likelihood of delinquency or default. The match is done anonymously based on loan characteristics and uses no borrower personal information.

**TransUnion Consumer Risk Indicators for RMBS**
TransUnion provides updated borrower credit information at the loan-level, linked to the CoreLogic Securities Database. This is the same data underwriters use, providing greater clarity on a borrower’s current condition and likelihood that they will perform, only now available for Bond Valuation and Risk Assessment. Historical information is also available.

*Complementary dataset available to registered users of 1010data
Overall Residential Mortgage Market

These datasets are relevant to all mortgage sectors including agency, non-agency, whole loan and MSR.

CoreLogic Loan-Level Market Analytics (LLMA)
Loan-level data on more than 80 percent of the nation’s active first mortgages — more than 39 million — including all of the Fannie Mae and Freddie Mac portfolios.

CoreLogic Property Insights for LLMA
Provides additional for sale status, junior lien and AVM valuation information for properties backing each loan in the CoreLogic LLMA database.

CoreLogic Supplemental Loan Analytics for LLMA
Provides additional loan disposition details such as pay-off due to refinance vs. property sale for each loan in the CoreLogic LLMA database.

CoreLogic Inferred Modification Module for LLMA
Provides additional information re: modifications for each loan in the CoreLogic LLMA database.

McDash Core Loan-Level Data
McDash Analytics, a division of Lender Processing Services, Inc., offers current and historical loan-level information on over one-hundred million loans, including whole loans and loans backing Agency pools.

McDash Home Equity Loan-Level Data
McDash Analytics, a division of Lender Processing Services, Inc., offers current and historical loan-level information on over sixteen million home equity loans, including closed end seconds and HELOCs.

Consumer ABS

Auto ABS Insights
The final phase of Reg AB II, which took effect in November 2016, requires issuers of registered public offerings of auto loan and auto lease-backed asset backed securities to provide extensive loan-level detail each month. Fields include information about the borrower (credit score, PTI and state of residence), the loan or lease (originator, servicer, rate, term, monthly payment), and the vehicle (value, year, make, model, new or used). 1010data retrieves the data, adds mapping and decode fields, and sets the data up into time series tables for simple and efficient query scripting, dashboard application building, and linking to complementary datasets.
Consumer Credit and Marketplace Lending

PeerIQ
PeerIQ utilizes lender-specific data cleaning and reconciliation processes to provide normalized, uniform loan-level performance data from numerous online lending asset originators. 1010data presents the data in our familiar time series table format.

Equifax Analytical Set
The Equifax Analytical set includes both trade and borrower-level data for an anonymous random 10% sample of the U.S. credit active population in the Equifax credit file database. Monthly updates from July 2005 to present, along with consistent consumer identifiers and trade account numbers, allow the behavior of individual consumers to be tracked over time across all types of credit accounts including mortgage, home equity, auto loan, student loan, credit card, unsecured and more. Borrower attributes include credit score over time, credit inquiry activity, account level delinquency status, revolver utilization and more. As of May 2018, the database contains information for 28 million unique consumers across 15 billion unique monthly trade records.

Housing Price And Other Real Estate

CoreLogic Housing Price Indices
CoreLogic offers a standard-reference HPI series. The data can easily be joined with mortgage data (e.g. from CoreLogic) to compute current LTVs.

CoreLogic Case-Shiller® Weiss Housing Price Indices
US Housing HPI series. The data can easily be joined with loan-level mortgage data to compute current LTVs.

CoreLogic Housing Price Indices Projections
CoreLogic offers future projections for its standard-reference HPI series. The data can easily be joined with mortgage data (e.g. from CoreLogic) to compute projected current LTVs.

CoreLogic Case-Shiller® Home Price Index Forecasts
US house price forecasts. The data can easily be joined with mortgage data to compute current LTVs.

Black Knight HPI
Black Knight HPI summarizes sales concluded each month using a repeat sales analysis of home prices as of transaction dates. Each month, for each of more than 20,000 U.S. ZIP codes, Black Knight HPI reports five price levels (quintiles) and discounts from normal market prices for foreclosure (REO) and short sales. By combining property and loan data in its repeat sales analysis, Black Knight HPI covers approximately 89% of single-family residential properties in the U.S, including 98% percent of these properties at the ZIP-code level.

FHFA (Formerly OFHEO) Housing Price Indices
1010data offers access to the HPI series published by the US Government’s Federal Housing Finance Agency. The data can easily be joined with mortgage data to compute current LTVs.

Freddie Mac Primary Mortgage Market Survey*
Each week, Freddie Mac surveys lenders on the rates and points for their most popular 30-year fixed-rate, 15-year fixed-rate, 5/1 hybrid amortizing adjustable rate, and 1-year amortizing adjustable-rate mortgage products. Survey values are commonly used to calculate refinance incentive and spread at origination (SATO).

CoreLogic Market Trends
Every month, CoreLogic combines ZIP-code-level public recordings of home sales, prices and foreclosure filings with mortgage performance into a single dataset that provides a unique monthly snapshot of market trends. Market Trends allows investors to identify potential markets for expansion, spot valuation trends, analyze performance and perform benchmarking.

CoreLogic RentalTrends
CoreLogic provides time-series metrics for modeled single family rental data down to Zip Code granularity. Data includes tiers for both multifamily and detached dwellings as well as cap rate means and medians. RentalTrends is a critical tool for

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disposition and investment decisions regarding REO properties, rental securitizations, and residential REITs.

**CoreLogic Listing Trends**
A monthly snapshot of MLS data, including inventory and days-on-market trends.

**Home Mortgage Disclosure Act Loan Application Register**
This database contains information on every mortgage loan application in the United States. Information for each application covers loan size, type and purpose, property type and location, applicant sex, race, ethnicity and income, action taken and the reason for the action. 1010data offers access to the complete dataset beginning with year 2000, covering 250 million applications.

**Commercial Mortgaged-Backed Securities**

**Trepp Data Feed™**
Trepp® is the industry standard source for information on commercial mortgage backed securities. Trepp Data Feed is a securitized commercial mortgage loan-level database.

**General Economic/Econometric Datasets**

**BLS Employment, Payroll and Consumer Spending Data**
1010data has the consumer spending, payroll, employment and productivity data published the US Bureau of Labor Statistics.

**Federal Reserve Economic Data (FRED)**
1010data loads the complete FRED database from the St. Louis Fed, covering almost 20,000 econometric time series, and has added structured geo-graphical information to this data to enable researchers to link the many econometric series in the dataset to loan-level data at the most granular level.

**FHFA Single Family Census Tract File**
Census data regarding properties, loans and borrowers.

**US Treasury Making Home Affordable Data**
Treasury-provided loan-level performance data for the MHA modification program.

**European ABS/MBS**

**European DataWarehouse (ED)**
Provides loan-level data repository services for the European ABS market, and was created in 2012 following the establishment of Eurosystem loan-level eligibility requirements. ED became fully operational in January 2013, and is funded and owned by a mix of private market participants. In addition, the ECB and National Central Banks participate as observers to the Board of ED. ED stores more than 750 RMBS, CMBS, SME, Auto, Consumer Finance, Leasing and Credit Card ABS deals over 40 million loans from across Europe with an increasing trend.

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