

Description of **Subprime**, as defined by Fannie Mae's Technical Information Guide to Single Family Risk Reporting ("TIGRR") data dictionary.

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/*-----
----- */
Subprime Deals

Definition:      Subprime identified used the subprime variable (p_subpri) on RDW table
                  LL_LN_2 and a pull from the Deal Factory Sybase database using special
                  deal IDs.

Based on:       P_SUBPRI variable in RDW on table LL_LN_2
                  AQSN_DT variable in RDW on table LL_LN_1

Modified:       Yes. See above

Data Type:      Character 1

Reports used on: SF Acquisitions Profile

LABEL           INTERNAL SAS NAME           DERIVATION

All Subprime Deals
- Pre 12/2005 (A-Minus Deals)
'01DEC2005'      subprime_pre2005      where p_subpri = '1'
- Post 12/2005
'01DEC2005'      subprime_pre2005      if p_subpri = '1' and aqsn_dte <
                  subprime_pre2005      if p_subpri = '1' and aqsn_dte >=

Subprime NBI
mdy(1,1,2006) then
                  subprime_nbi          if p_subpri = '1' and aqsn_dte >=
                  subprime_nbi = 'Y';
                  else
                  subprime_nbi = 'N';

Subprime New Century
mdy(12,31,2005) then
                  subprime_new_century  if p_subpri = '1' and
                  subprime_new_century  mdy(12,1,2005) <= aqsn_dte <=
                  subprime_new_century  subprime_new_century = 'Y';
                  else
                  subprime_new_century  subprime_new_century = 'N';

/*-----
----- */
SAS Code:
/*-----
----- */
subprime          = 0;
subprime_pre2005 = 0;
subprime_init     = 0;

if      p_subpri = '1'          then do;
      subprime          = 1;
      if      a_date < '01DEC2005'd then subprime_pre2005 = 1;
      else if a_date >= '01DEC2005'd then subprime_init     = 1;
      end;

/*-----
----- */

```

Description of **Various Product Types (including Alt-A)**, as defined by Fannie Mae's Technical Information Guide to Single Family Risk Reporting ("TIGRR") data dictionary.

\*----- \*/

Product Type

Definition: A code, assigned at acquisition, indicating the general classification of the loan in accordance with the lender profile pricing model product categories. The codes are defined by various loan attributes including amortization type, lien type, term, and prefix.

Based on: LPP\_PROD variable in RDW on table LL\_LN\_1  
P\_ALTA variable in RDW on table LL\_LN\_1  
SPFETCD variable in RDW on table LL\_LN\_SPCL\_FEAT  
P\_INTRF variable in RDW on table LL\_LN\_2  
P\_AMINUS variable in RDW on table LL\_LN\_2  
P\_SUBFIN variable in RDW on table LL\_LN\_2

Modified: Yes, grouped. See below.

Data Type: Character 2

Reports used on: SF Acquisitions Profile

LABEL	INTERNAL SAS NAME	DERIVATION
Long-Term Fixed Rate (excl Balloon)	frm_long	Aqsn~ where LPP_PROD in ('2','3','4','5','11','12','17','24') and ORIG_TRM > 180 Book~ where '500' <= HCATTYPER <= '699' or HCATTYPER = '800' and ORIG_TRM > 180
Intermediate-Term Fixed Rate (excl Balloon)	frmint_exclbal	Aqsn~ where LPP_PROD in ('2','3','4','5','11','12','17','24') and ORIG_TRM <= 180 Book~ where '500' <= HCATTYPER <= '699' or HCATTYPER = '800' and ORIG_TRM <= 180
Adjustable Rate	arm	Aqsn~ where lpp_prod in ('6','7','8','9','10','18','20','21','22','23','27','28','29','30','31') Book~ where '700' <= HCATTYPER <= '799'
Balloon	balloon	Aqsn~ where lpp_prod eq '5' Book~ where hcattyp in ('610','611','612')
Hybrid ARM	hybridarm	where lpp_prod in ('20','21','22','23','27','28','29','30','31')
-3/1 Hybrid ARM	hybrid_31	where lpp_prod in ('20','27')
-5/1 Hybrid ARM	hybrid_51	where lpp_prod in ('21','28')
-7/1 Hybrid ARM	hybrid_71	where lpp_prod in ('22','29')
-10/1 Hybrid ARM	hybrid_101	where lpp_prod in ('23','30')
-2/28 Hybrid ARM	hybrid_21	where lpp_prod in ('31')
NegAm ARM	negam	Aqsn~ where lpp_prod in ('8','18') or negamort='Y' Book~ where HCATTYPER in ('747','748','749','751') or NEGAMORT = 'Y'
Interest Only	ioif	where p_intrf in ('1','2')
- Interest Only ARM	ioif_arm	Aqsn~ where p_intrf in ('1','2') and lpp_prod in

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		(6,'7','8','9','10','18','20','21','22','23','27','28','29','30','31') Book~ where P_INTRF in ('1','2') and '700' <= HCATYPE <= '799'
- Interest Only FRM	ioif_frm	Aqsn~ where p_intrf in ('1','2') and lpp_prod in ('2','17','12','24','3','4','5','11') Book~ where P_INTRF in ('1','2') and not ('700' <= HCATYPE <= '799')
Alt-A	alta	where (p_alta in ('2','H') or sfc in ('442','443','444','404','623','596','512','543')) and p_aminus ne '5' and p_subpri ne '1'
Alt-A Low/No Doc	lownodoc	where sfc in ('442','443','444','404','623','596') and p_aminus ne '5' and p_subpri ne '1'
- Alt-A No Disclosure	nodisclosure	where sfc = '596' and p_aminus ne '5' and p_subpri ne '1'
- Alt-A NINA	nina	where sfc eq '444' or (sfc eq '404' and ltv <= 0.75) and p_aminus ne '5' and p_subpri ne '1'
- Alt-A SISA	sisa	where sfc eq '623' and p_aminus ne '5' and p_subpri ne '1'
- Alt-A No Ratio	noratio	where sfc eq '443' and p_aminus ne '5' and p_subpri ne '1'
- Alt-A Stated Income	stated	where sfc eq '442' or (sfc eq '404' and ltv > 0.75) and p_aminus ne '5' and p_subpri ne '1'
Alt-A Full Doc (by SFC)	fulldoc	where sfc in ('512','543') and p_aminus ne '5' and p_subpri ne '1'
Alt-A Deals (no SFC)	altadeals	where (p_alta in ('2','H') and sfc not in ('442','443','444','404','623','596','512','543')) and p_aminus ne '5' and p_subpri ne '1'
My Community Mortgage	mcm	where sfc in ('460','480','481','519')

```

/*----- */
SAS Code:
/*----- */
----- */

frm_long      = 0;
frm_int       = 0;
arm           = 0;
frmint_exclbal = 0;
frm long_exclbal = 0;
balloon      = 0;
hybridarm    = 0;
hybrid_31    = 0;
hybrid_51    = 0;
hybrid_71    = 0;
hybrid_101   = 0;

```

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```

if      lpp_prod in ('2','3','4','5','11','12','17','24')
  then do;
  if      orig_trm <=
180
                                then
frm_int      = 1;
  else if orig_trm >
180
                                then
frm_long     = 1;

  end;
else if  lpp_prod in
('6','7','8','9','10','18','20','21','22','23','27','28','29','30','31) then
arm        = 1;
if      lpp_prod = '5'
                                then balloon      = 1;
else if  frm_int =
1
                                then
frmint_exclbal = 1;
else if  frm_long = 1
                                then frmlong_exclbal = 1;

if      lpp_prod in
('20','21','22','23','27','28','29','30')
                                then do;

  hybridarm      = 1;
  if      lpp_prod in
('20','27')
                                then
hybrid_31 = 1;
  else if lpp_prod in
('21','28')
                                then
hybrid_51 = 1;
  else if lpp_prod in
('22','29')
                                then
hybrid_71 = 1;
  else if lpp_prod in
('23','30')
                                then
hybrid_101 = 1;

                                end;

negam      = 0;
ioif       = 0;
ioif_frm   = 0;
ioif_arm   = 0;

if      p_intrf in
('1','2')
                                then do;

                                ioif
= 1;
  if      frm_long = 1 or frm_int =
1
                                then ioif_frm      = 1;
  if      arm = 1
                                then ioif_arm      = 1;

  end;

```

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```

if      lpp_prod in ('8','18') or negamort='Y'
      then negam          = 1;

alta          = 0;
lownodoc     = 0;
nodisclosure = 0;
nina         = 0;
sisa         = 0;
noratio      = 0;
stated       = 0;
fulldoc      = 0;
altadeals    = 0;

if p_alta in ('2','H') then alta=1;

if
sfc_596
nodisclosure = 1;
else if
sfc_444
nina          = 1;
else if sfc_623
              then sisa          = 1;

else if
sfc_443
noratio       = 1;
else if sfc_442
              then stated        = 1;

else if
sfc_404
do;
  if      ltv100 LE
75
  = 1;
              then nina

else
  stated      = 1;

end;

if      alta = 1 and lownodoc = 0 and fulldoc =
0
      then altadeals      = 1;

/* remove A-Minus Deals from Alt-A */
if      p_aminus = '5' or p_subpri =
'1'
      then do;

  alta          = 0;

  lownodoc     = 0;

              nodisclosure = 0;

  nina         = 0;

```

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```
        sisa          = 0;

        noratio       = 0;

        stated        = 0;

        fulldoc       = 0;

        altadeals     = 0;

                                                    end;

/* subprime */
subprime             = 0;
subprime_pre2005    = 0;
subprime_init       = 0;

if      p_subpri =
'1'
                                                    then do;

        subprime          = 1;
        if      a_date <
'01DEC2005'd
                                                    then
subprime_pre2005 = 1;
        else if a_date >=
'01DEC2005'd
                                                    then
subprime_init    = 1;

        end;

/* non full doc */
non_fulldoc =0; label non_fulldoc = 'Non-Full Doc Total';
select_lender=0; label select_lender = '- Select Lender Programs Non-Full Doc';
other_lowdoc =0; label other_lowdoc = '- Other Low/No Doc';
if index(spfeat_string,'615') or

        index(spfeat_string,'276') or

        (index(spfeat_string,'553') and seller_p_entity = 'WSHMU') or

        (index(spfeat_string,'560') and seller_p_entity = 'CITIG') or

        (index(spfeat_string,'034') and seller_p_entity = 'BAMRC'

                and aqsn_dt <= '30APR2009'd

                and substr(sell_no,1,5) not in (&cwide_nos)

                and sell_no not in('243830206','243830230')) or

        (index(spfeat_string,'360') and seller_p_entity in ('MERLL','PHHCP')) or
```

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```
(index(spfeat_string,'577') and seller_p_entity = 'SUNTR') or
(index(spfeat_string,'577') and substr(sell_no,1,5) = '12666') or
cntr_no = 'P08494' or
(bus_chan = '3' and index(spfeat_string,'373') and not index(spfeat_string,'371')) or
(bus_chan = '3' and not index(spfeat_string,'371') and cntr_no in
('L06217','L06218','L06219','L06220','L06363','L06396','L06397',
'L06398','L06399','L06400','L06401','L06402','L06403','L06404',
'L06405','L06406','L06407','L06408','L06409','L06410','L06411',
'L06412','L06413','L06414','L06415','L07116','L07117','L07118',
'L07119','L07120','L07121','L07122','L07123','L07124','L07125',
'L07126','L07127','L07128','L07129','L07130','L07255','L07260',
'L07312','L07320','L07480','L07485','L07614','L07638','L07791',
'L07796','L07801','L07926','L07930','L08933','L08039','L08042',
'L08056','L08059','L08146','L08149','L08231','L08234','LW6150',
'LW6384','LW6385','LW6386','LW6598','LW6599','LW6890','LW6891',
'LW6892','LW6893','LW6894','LW6895','LW6896','LW6897','LW6898',
'LW6899','LW6900','LW6901','LW6902','LW6903','LW6904','LW6905',
'LW6906','LW6907','LW6908','LW6909','LW6910','LW6911','LW6912',
'LW6913','LW6914','LW6915','LW6916','LW6917','LW6918','LW6919',
'LW6920','LW6921','LW6922','LW6923','LW6924','LW6925','LW6926',
'LW6927','LW6928','LW6929','LW6930','LW7188','LW7189','LW7190',
'LW7191','LW7198','LW7264','LW7293','LW7294','LW7295','LW7326',
'LW7494','LW7648','LW7805','LW7906','LW8045','LW8156','LW8237')) or
(cntr_no in ('D04978','D04979','D04980','D04981','D04982','D04983','D05028','D05029',
'D05030','D05031','D05032','D05033','DW5156','DW5157','A07443','A07444',
'A07446','A07450','A07451','A07452','A07453','AW7456','AW7457')) and
index(spfeat_string,'444'))
then select_lender = 1; /* Select Lender Programs */
```

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```
else if index(spfeat_string,'596') or
        index(spfeat_string,'444') or
        index(spfeat_string,'623') or
        index(spfeat_string,'443') or
        index(spfeat_string,'442') or
        index(spfeat_string,'404') or
        (p_subpri = '1' and (index(spfeat_string,'558') or
                            index(spfeat_string,'559') or
                            index(spfeat_string,'560') or
                            index(spfeat_string,'562'))))
then other_lowdoc = 1; /* Other Low Doc */
if select_lender or other_lowdoc then non_fulldoc = 1;
/*-----
-----*/
```