

# HOSTED DATSETS: MORTGAGE & ASSET BACKED SECURITIES

## OVERALL MORTGAGE MARKET

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

### **Black Knight Financial MLS Residential Listings and Sales Data**

Provides property-level listing and sales time-series for 80% of all active US listings. Key property metrics and listing details are sourced through BKFS via partnership with Realtors Property Resource. MLS data provides a firm foundation for Automated Valuation Models (AVM).

### **CoreLogic MLS Residential Listings and Sales Data**

Provides property-level listing and sales time-series for 75% of active US listings with street address granularity. Property metrics include current listing flag, square feet, number of bedroom & bathrooms, lot size, year built. This data allows for depth of market and liquidity measurement and often leads HPI.

### **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.

### **Equifax Credit Risk Insight for McDash**

Equifax CRI provides borrower credit profile information from Equifax for each loan in McDash. 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.

### **McDash Property Module**

Provides additional information re: property prior sale prices, junior liens and current LTV for each loan in the McDash Core database.

## 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.

### CoreLogic TrueLTV for CoreLogic Securities

In the run-up to the recent mortgage crisis, the growing influence of HELOCs and other secondary liens on collateral loan-to-value (LTV) and combined loan-to-value (CLTV) ratios significantly undermined the value of many portfolios. TrueLTV restores transparency, automating accurate portfolio value discovery by revealing and evaluating its hidden liens.

## 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 cross-agency 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.

\*Complimentary datasets available to registered users of 1010data

### 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.

### TransUnion Agency RMBS Prepayment Indicators

Provides a high quality match between Freddie Mac 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 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.

## 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.

## 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.

## ADDITIONAL MBS, HOUSING PRICE, AND OTHER REAL ESTATE DATA

### 1010data U.S. Building Permit Datasets

1010data provides residential and commercial permit details for over 25% of the U.S. This data contains permit details for new construction, remodeling, and contains information about types of work permitted. The data covers 15 years of history sourced directly from 170 CBSA's nationwide, and data is updated immediately after month-end. Raw data provided via 1010data Excel Add-in, web-based GUI, and API.

### 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

U.S. 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

U.S. house price forecasts. The data can easily be joined with mortgage data to compute current LTVs.

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

### FHFA (Formerly OFHEO) Housing Price Indices

1010data offers access to the HPI series published by the U.S. 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).

\*Complimentary datasets available to registered users of 1010data

### 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 Listing Trends

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

### Altos Research Real Estate Market Indicators & Analytics

Altos Research provides real-time housing market analytics and leading indicators for RMBS default risk, LTV adjustments, and forecasting asset valuations. Analytics and forward valuation models are updated weekly for over 20,000 zip codes across the US with 3, 6, and 12-month forecasting horizons.

## 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.

## Mortgage Maxx Advanced Factor Service (AFS) Dataset

Mortgage Maxx LLC provides title search activity data, which may be used in MBS prepayment analysis.

## Federal Reserve MBS Holdings\*

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

\*Complimentary datasets available to registered users of 1010data

## Optimal Blue Rate-Lock Data

Optimal Blue data provides rate-lock data for 1 of every 5 loan originations in the U.S. This data provides leading indicators about mortgage origination characteristics 30 to 60 days in advance. Data begins in Jan2013 with Monday updates covering the prior 7 days' rate-lock, lending, and market rate pricing activities. Key fields include type of mortgage, rate, term, ZIP code, lien, and borrower FICO.

## RentRange

RentRange is the premier source of high-quality rental transaction data in the U.S from direct sources including MLS data feeds and property management firms. The data contains millions of rents at the zipcode, city, county, and MSA levels within each geographic area separately for 1, 2, 3, 4, and 5-bedroom houses going back to 2009.

## GENERAL ECONOMIC DATASETS

### American Community Survey (ACS) Data

The American Community Survey (ACS) is an ongoing survey conducted by the United States government. ACS data elements include information about the population and housing inventory for specific geographic areas including income, education, mobility, assessed value, inventory, vacancy and occupancy. 1010data presents ACS 3-year survey estimate data in tables which are ready for stand-alone or linked analysis on the 1010data platform.

### BLS Employment, Payroll and Consumer Spending Data\*

1010data has the consumer spending, payroll, employment and productivity data published the U.S. Bureau of Labor Statistics.

\*Complimentary datasets available to registered users of 1010data

### 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.

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## MARKETPLACE LENDING DATA

### TransUnion Marketplace Lending Data

This dataset contains open and active unsecured personal loans since January 2009. It provides anonymous historical, monthly snapshots of loan performance metrics, as well as ongoing monthly updates, on both existing and newly originated loans. Furthermore, the dataset is enriched with anonymous consumer credit data on each loan beginning in 2009, spanning time periods prior to loan origination and continuing indefinitely after loan close or termination.