

# Metadata - Case Study:

## Mortgage Trading Analysis in Power BI

### Loan Balances

Column	Description
loan_id	The unique identifier of the mortgage loan.
loan_amount	The original principal balance of the mortgage loan.
first_payment_date	The scheduled first payment date of the mortgage loan.
principal_interest_payment	The principal and interest payment of the loan.
interest_rate	The annual portion of interest that is owed on the principal balance.
loan_term	The length of the loan in months.
next_payment_due_date	The date the next payment must be made.
payment_periods_made	The number of scheduled payments the borrower has paid.
current_balance	The current principal balance of the mortgage loan.

### Loan Data

Column	Description
loan_id	The unique identifier of the mortgage loan.
state_code	The two letter abbreviation for the state where the property is located.
county	The county name of where the property is located.
conforming_loan_limit	True if the loan is below the loan limit set by the Federal Housing Finance Administration. Government back agencies are limited in the ability to purchase these loans.
derived_loan_product_type	A short description of the type of loan.
derived_dwelling_category	A short description of the type of property.
loan_type	The category of loan product.
loan_purpose	Describes which set of guidelines were used for loan qualification. Loan Prospector (LP) follows Freddie Mac's guidelines, and Desktop Underwriter (DU) follows Fannie Mae's loan guidelines.
lien_position	The priority the lender has on their claim against the house in the event of foreclosure.
reverse_mortgage	True if the loan product is a reverse mortgage.
open-end_line_of_credit	True if the loan is a line of credit.
loan_amount	The original principal balance of the mortgage loan.
closing_date	The date the loan was signed by all parties.
first_payment_date	The scheduled first payment date of the mortgage loan.
maturity_date	The date the loan is scheduled to be paid in full.
loan_term	The length of the loan in months.
principal_interest_pmt	The principal and interest payment of the loan.
interest_rate	The annual portion of interest that is owed on the principal balance.
property_value	The value of the property.
total_loan_costs	The total costs paid by the borrower for the loan.
origination_charges	The amount the lender charged the borrower.
other_loan_costs	The amount of any other costs (other than origination charges) that were incurred by the borrower for the loan.
lender_credits	The amount the lender discounted the loan costs.
prepayment_pelty_term	The amount of months the loan has a penalty for paying in full. Once this time has passed, the penalty expires.
intro_rate_period	The amount of months the starting rate stays the same until it changes.
negative_amortization	True if the loan gains principal over the term.
interest_only_payment	True if the payment is only interest.
balloon_payment	True if the loan has a large sum of principal due at maturity.
other_nonamortizing_features	True if the loan has any other mechanisms where the loan does not paydown normally.
occupancy_type	Describes how the borrower uses the property; Primary residence: the borrower lives in the home; Second residence: the borrower lives in the home part-time, or it is a vacation home; Investment property: the borrower rents the home out for others to live in or stay.
manufactured_home	True if the home is a manufactured home.
total_units	The number of individual dwellings within the property.
income_thousands	The qualifying income the borrower makes in thousands of USD.
recurring_monthly_debt	The monthly debt the borrower must pay in USD.
median_fico_score	The median credit score being used for qualification.
credit_score_type	Describes which credit reporting agency has provided the median fico score.
aus_type	Describes which set of guidelines were used for loan qualification. Loan Prospector (LP) follows Freddie Mac's guidelines, and Desktop Underwriter (DU) follows Fannie Mae's loan guidelines.

### Loan Status

Column	Description
loan_id	The unique identifier of the mortgage loan.
closing_date	The date the loan was signed by all parties.
file_in_audit	The date the loan file first made it to the audit process.
file_audit_complete	The date the audit process is completed and there are no outstanding issues with the loan file.
file_sent_to_custodian	The date the loan was sent to the document custodian for safe-keeping.
file_at_custodian	The date the document custodian acknowledged receipt of the loan file.

### Umbs Prices

Column	Description
Bond	The unique identifier of the bond.
Coupon	The interest rate of the bond.
Term	The length of the bond in years.
Price	The price percentage of the bond.

### Loan Bids

Column	Description
loan_id	The unique identifier of the mortgage loan.
golden_sachs	The bids from Golden Sachs.
storgan_manley	The bids from Storgan Manley.
smells_largo	The bids from Smells Largo.
bank_of_americans	The bids from Bank of Americans.
pj_logan	The bids from PJLogan.