

Connecting Historical Credit Scores to Fannie Mae’s Disclosure Datasets

Two attributes (Loan Identifier plus an additional attribute) within the historical credit score files can be used to associate the loan information to the corresponding publicly available disclosure dataset.

The examples below are for illustrative purposes only and **do not** represent the entirety of the fields available for either the historical credit score files or disclosure datasets (MBS, Historical Loan Performance and CRT).

Historical Credit Score Files

Attribute Examples

VantageScore® 4.0 Historical Scores for MBS Disclosure

Loan Identifier	Security Identifier
5968784709	XX1234

Fannie Mae’s Disclosure Datasets (Sample Fields)

MBS Disclosures Dataset

Loan Identifier	Loan Correction Indicator	Prefix	Security Identifier	CUSIP
5968784709	N	CL	XX1234	NNNNNNNNN

VantageScore® 4.0 Historical Scores for Historical Loan Performance Dataset

Loan Identifier	Acquisition Quarter*
100023020488	2014Q1

Historical Loan Performance Dataset

Loan Identifier	Monthly Reporting Period	Channel	Seller Name	Servicer Name
100023020488	072015	B	GHI Mortgage	GHI Mortgage

**Note: The Historical Credit Score file “Acquisition Quarter” attribute will identify which specific “Quarterly” Single Family Historical Loan Performance Dataset file the corresponding loan information resides. Additionally, when consuming the historical loan performance dataset, treat the loan identifier as a numeric field which will remove the preceding zeroes.*

VantageScore® 4.0 Historical Scores for CRT Dataset

Loan Identifier	Deal Number (Name)
136626329	CIRT 2018-1

CRT Dataset

Loan Identifier	Monthly Reporting Period	Channel	Seller Name	Servicer Name	Deal Name
136626329	082017	R	ABC Mortgage	DEF Mortgage	CIRT 2018-1