

APPENDIX 15

Records Disposition Schedule 15

Mortgage Lending Activity Automated Systems Files

This schedule covers the files for mortgage lending activity automated systems. The files of each system will be covered in a separate schedule item number.

The following alphabetical system code index to the systems covered by the schedule will be expanded as new items are approved by the National Archives and Records Administration and added to this schedule.

<u>System Name</u>	<u>System Code</u>	<u>Item Number</u>	<u>Page Number</u>	<u>Responsible Organization</u>
Survey of Mortgage Lending Activity Report	F59	1	2	Housing

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Mortgage Lending Activity Automated Systems Files

System Name: Survey of Mortgage Lending Activity (SMLA)
System Code: F59

Description: The F59 System is a microcomputer database system used to process summary data for producing monthly, quarterly, and annual reports on mortgage lending activity throughout the United States. The reports contain data on the dollar volume of the gross flow of mortgage loan originations, purchases, sales, and repayments. The reports also contain information on outstanding loan commitments and new loan commitments made each month.

These raw data are collected monthly from 11 major lender groups. The 11 major lender groups include: commercial banks; mutual savings banks; federal credit agencies; life insurance companies; mortgage companies; mortgage pools; private conduits; private non-insured pension funds; savings and loan associations; state and local credit agencies; and state and local retirement funds. These data are broken out by land loans; construction and long-term loans (1-4 family, multifamily, nonresidential, and farm properties). The 1-4 family loans are broken out by the type of loan: FHA insured, VA guaranteed, and conventional. Multifamily loans are broken out by FHA insured and conventional loans. These raw data, from the 11 major lender groups, are keyed into the F59 System on a monthly basis.

Currently raw data from the commercial and mutual savings bank lender groups are keyed into the Commercial Bank Mortgage Survey System (F43 System) - a mainframe system - each month from the Survey of Mortgage Lending Activity forms: Part A Gross Flow of Mortgage Loans (HUD-136.1) and Part B Mortgage Loan Commitments (HUD-136.2). This generates F43 System output which is converted to floppy diskette and electronically "read" into the F59 System.

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System Code: F59

Description:

{Note: The data collection survey of the commercial and mutual saving banks are in the process of being contracted out. When contracted, the output will be received in hardcopy format and keyed into the F59 System the same as is currently done with the other lender groups}.

The F59 System data and reports are used by the: Internal Revenue Service (IRS); Federal Reserve Board; Federal Home Loan Mortgage Corporation (Freddie Mac); Federal National Mortgage Corporation (FNMA); Federal Housing Finance Board; and government policy makers in setting housing goals and tracking the effects of housing policies and programs.

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Item

No.

Description

Disposition

1. Survey of Mortgage Lending Activity (SMLA)
System Code: F59

a. System Data. Consists of data residing in SMLA system. This data is used to produce reports described in Item No. 1 d below.

Delete when no longer needed for agency use. (NARA Job N1-207-96-9, item 1a)

b. System documentation. Master set of descriptive documents required to initiate, develop, operate and maintain the SMLA system.

Destroy when no longer needed or when system is defunct, whichever is sooner. (NARA Job N1-207-96-9, item 1b)

c. SMLA Input Files. Consist of hard copy HUD survey forms, F43 printouts and electronic data output, and hard copy worksheets from other lender groups.

(1) Hard copy Input. Includes survey forms and printouts.

Retire to FRC when 10 years old. Destroy when 25 years old. (NARA Job N1-207-96-9, item 1c(1))

(2) F43 Electronic Data Output.

Copy to SMLA system data, verify, then delete when no longer needed. (NARA Job N1-207-96-9, item 1c(2))

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<u>Item No.</u>	<u>Description</u>	<u>Disposition</u>
d.	SMLA Output Files. Consist of electronic and textual (hard copy) output reports.	
(1)	SMLA Quarterly, Annual and December Monthly electronic output reports.	PERMANENT. Transfer when 2 years old at the end of each calendar year 1 ASCII copy to NARA. Years 1970 through 1992 transfer immediately. (NARA Job N1-207-96-9, item 1d(1))
(2)	SMLA Monthly Electronic Output Files, January through November.	Destroy when no longer needed. (NARA Job N1-207-96-9, item 1d(2))
(3)	Quarterly News Releases. Are official HUD publications containing narrative data summary and output reports appropriate as of release date.	PERMANENT. Use the disposition instructions in Schedule 3, Item No. 36. (NARA Job N1-207-96-9, item 1d(3))
(4)	Output Reports In Textual (Hard Copy) Format.	Dispose of when no longer needed. (NARA Job N1-207-96-9, item 1d(4))
(5)	Duplicate SMLA Output Files. Duplicate copies of above named reports in electronic or textual (hard copy) form retained for internal HUD use.	Destroy when no longer needed. (NARA Job N1-207-96-9, item 1d(5))