



# ICE Origination Data: non-qualified mortgage loans module

Access valuable data insights on non-qualified mortgage loans to analyze, benchmark, forecast and better understand loan performance and penetration

Non-qualified mortgages (non-QM) are loan programs designed to help borrowers with financial profiles that don't meet the requirements of a typical qualified mortgage. Borrower characteristics for non-QM often include an inconsistent or non-traditional income structure, a major credit event, or high debt that does not meet Fannie Mae and Freddie Mac (GSE), Federal Housing Authority (FHA) or Veterans Affairs (VA) guidelines for typical loan qualifications.

With ever-changing credit qualifications and borrower origin restrictions for the GSEs and FHA, lenders and investors need to understand emerging borrower and loan product trends, short- and long-term impact on QM mortgages from policy changes, and gain visibility into loan performance in the non-QM space. Available as an add-on module to the ICE Origination Data, this dataset provides even more depth for loans that identify as non-QM, helping users analyze and benchmark loan performance, and gain insight to better inform non-QM geographical loan penetration and long-term forecasting.

With non-QM data, lenders and investors gain visibility into actionable data, including:

- Penetration rates and trends, sorted by lender, loan type and geography
- Borrower qualification characteristics and trends, sorted by lender type, loan type and geography
- Pricing analytics for competitive rate setting
- Pull-through analytics
- Benchmarking against industry peers with data related to penetration, products and pricing

## ICE Origination Data

ICE Origination Data provides timely, robust mortgage origination data from application through post-close, providing users access to actionable insights that help them make more informed decisions and support regulatory compliance. This information allows users to seamlessly benchmark performance against industry peers and helps identify growth opportunities.

Data is sourced directly from contributing lenders who have authorized its use in a completely anonymized and de-identified format, removing any borrower or lender-identifiable information. ICE Origination Data is delivered daily or weekly and includes hundreds of data fields that cover borrower characteristics and qualifications, loan product and program parameters, property information including geography, rate and pricing, application/loan status, closing terms, insurance, days to close and more.

### Non-QM data features

Many of the base data fields required to examine non-QM loans are already included in ICE Origination Data. The non-QM data provides additional fields directly indicative of non-QM loans, plus more data field depth, including:

- Citizenship
- Data Service Coverage Ratio (DSCR) loans
- Property units
- Property occupancy rate
- Debt ratios
- Cash flow
- Investment costs
- Appraisal conditions
- Loan programs
- Loan property foreclosure
- Negative amortization
- Total market value of a property