FHLBNY COLLATERAL SYSTEM MORTGAGE DATA FORMAT

May Section	Field Identification	Required	Product Type	Position	туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
	FHLBNY Assigned Customer Number	Reg	All	1	Char	4			Enter FHLBNY Assigned Customer Number.	
May September	Blank					1				
Supply Sub-Payer Code Peq All B Corr Signature Code And Supply S		Rea			Char	2	01	All FHI BNY Advance Commitments SWAPS LOCS Ftc	Enter EHLBNY Sub-account Code '01' for all loans	
Microscope Mic		·	ΔΙΙ			5				
1995 1995	The Bitt Sub-type code	Keq	7311	Ü	Citat	3			Enter The Sub-type code from regend provided.	
CARD Co-Copy Unit User										
CO-OP CO-OP to the Image										
MINITED MINITED MINITED MINITED										
PROPOSE PROP										
Fig. Co. Proceed of the control of the Coulty St. Mortgage Proceed of the Control of the C										
SECTION OR SUBJECT CONTROL OF THE PROPERTY OF										
MISCIDE SISSEZ Contribution to business/Residence										
RSE22 Combination Business/Residence									14. 0 11. 11. 11. 11. 11. 11. 11. 11. 11.	
INSPECTATION OF THE PORT OF TH							RSBZ1	Combination Business/Residence	Loans with Original Loan Amount < \$1,000,000	
INSPECTATION OF THE PORT OF TH							RSBZ2	Combination Business/Residence	Loans with Original Loan Amount between \$1,000,000 and \$3,000,000	
SSFRM Combination Farm/Residence Loans with Original Loan Amount < \$1,000,000								· ·		
ISSTR2								· ·		
AND SERVICE STATE OF THE STATE										
MUSE Multifamily including Co-op Bullding] 1st Mortgage Multifamily including Co-op Bullding] 1st Mortgage Multifamily Mixed Use 1st Mortgage Multifamily Mixed Use 2nd Mortgage Must Commercial income < 20% (suburban) or 35% (urban) of total building income Commercial income < 20% (suburban) or 35% (urban) of total building income Commercial income < 20% (suburban) or 35% (urban) of total building income Must Commercial income < 20% (suburban) or 35% (urban) of total building income Commercial income < 20% (suburban) or 35% (urban) of total building income Commercial income < 20% (suburban) or 35% (urban) of total building income Commercial income < 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total							RSFR2	Combination Farm/Residence	Loans with Original Loan Amount between \$1,000,000 and \$3,000,000	
MULSIA MU							RSFR3	Combination Farm/Residence	Loans with Original Loan Amount > \$3,000,000	
MULSE Multifamily Mixed Use 1st Mortgage MUZND Multifamily Mixed Use 1st Mortgage Multifamily Mixed Use 2nd Mortgage Musing Home, Sr Housing, Assisted Living, Halfway Hee Domitories CMATO Commercial income < 20% (surburban) or 35% (urban) of total building income Domitories CMATOR MULSE MULTAN MULSE MUSING HOME, Sr Housing, Assisted Living, Halfway Hee Domitories 100% of income is from commercial usage Commercial income > 20% (surburban) or 35% (urban) of total building income Commercial Mixed Use 1st Mortgage Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial Mixed Use 1st Mortgage Income Commercial income > 20% (suburban) or 35% (urban) of total building income Small Business Administration Loan (No Mortgage) Income Small Business Administration Loan (No Mortgage) Income Income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Com							RMXUS	Residence with Business		
MULTAN Multifamily Mixed Use 2nd Mortgage							MULTI	Multifamily (including Co-op Building) 1st Mortgage		
MUZAD Multifamily and Multifamily Mixed Use 2nd Mortgage HEALT DOSMIS Commercial income < 20% (surburbon) or 35% (urban) of total building none MUZAD MUSTING HOME, Sr Housing, Assisted Living, Halfway Hse Domitories CMMTG CM								and the state of t		
Multifamily and Multifamily Missed Use 2nd Mortgage Income							MUUSE	Multifamily Mixed Use 1st Mortgage		
HEALT Nursing Home, Sr Housing, Assisted Living, Halfway Hse DORMS Domittories CMMTG Commercial 1st Mortgage 100% of income is from commercial usage CM2ND Commercial 2nd Mortgage 100% of income is from commercial usage Cmmercial Income > 20% (suburban) or 35% (urban) of total building income MX2ND Commercial Mixed Use 1st Mortgage 100% of income is from commercial usage Commercial Income > 20% (suburban) or 35% (urban) of total building income Commercial Income > 20% (suburban) or 35% (urban) of total building income INENTY Portfolio Code Req All 13 Char 4 0010 Member Portfolio - DETAIL Enter FHLBNY Portfolio Code from legend provided. Assign this code to loans serviced by those other than customer 0009 File Location Assign per FHLBNY direction 1010 Special Mortgage Programs Assign per FHLBNY direction 0100 Special Mortgage Programs Assign per FHLBNY direction 0100 RETT (Real Estate Investment Trust) Loans pledged for customer by wholly owned mortgage subsidiary 0360 Investment Subsidiaries Loans pledged for customer by an intertient by an inte							MU2ND	Multifamily and Multifamily Mixed Use 2nd Mortgage		
DORMS CMMTG										
CM2ND Commercial 1st Mortgage										
CM2ND Commercial Mortgage MXUSE Commercial Mixed Use 1st Mortgage Income Income Commercial income > 20% (suburban) or 35% (urban) of total building Income Income Commercial income > 20% (suburban) or 35% (urban) of total building Income In									100% of income is from commercial usage	
Commercial income > 20% (suburban) or 35% (urban) of total building income 20% (suburban) or 35% (urban) o										
MX2ND SBANT SBANT SBANN Small Business Administration Mortgage Loan Small Business Administration Loan (No Mortgage) ELBNY Portfolio Code Req All 13 Char All 13 Char All Char All Char All Bergan All All All All All All All All All Al										
MX2ND SBAMT Small Business Administration Mortgage Loan Small Business Administration Mortgage Loan Small Business Administration Mortgage Loan Small Business Administration Loan (No Mortgage)							MXUSE	Commercial Mixed Use 1st Mortgage		
SBANT Small Business Administration Mortgage Loan SMALN Small Business Administration Loan (No Mortgage) Req All 13 Char 4 0010 Member Portfolio - DETAIL Enter FHLBNY Portfolio Code from legend provided. LSBO (Loans Serviced by Others)							MANANID	Commercial Mixed Hea 2nd Mortgage		
SBALN Small Business Administration Loan (No Mortgage) Req All 13 Char 4 0010 Member Portfolio - DETAIL Enter FHLBNY Portfolio Code from legend provided. Assign this code to loans serviced by those other than customer Assign per FHLBNY direction O150 Special Mortgage Programs - Assign per FHLBNY direction O300 REIT (Real Estate Investment Trust) - Loans are part of a REIT O330 Mortgage Subsidiaries - Loans pledged for customer by an investment subsidiary O400 Affiliates - Loans pledged for customer by an investment subsidiary (Pledge code "O1" is the only code to be used in this field). The file should only contain loans pledged to the FHLBNY. For test files- only									income	
Req All 13 Char 4 0010 Member Portfolio - DETAIL Enter FHLBNY Portfolio Code from legend provided. LSBO (Loans Serviced by Others) — Assign this code to loans serviced by those other than customer Assign per FHLBNY direction Assign per FHLBNY direction Special Mortgage Programs — Assign per FHLBNY direction O150 Special Property Types — Assign per FHLBNY direction REIT (Real Estate Investment Trust) — Loans are part of a REIT O330 Mortgage Subsidiaries — Loans pledged for customer by wholly owned mortgage subsidiary Investment Subsidiaries — Loans pledged for customer by an investment subsidiary Affiliates — Loans pledged for customer by an alliquete O800 IBE (International Branch Enterprise) — Loans pledged for customer by an alliquete Loans pledge										
0040 LSBO (Loans Serviced by Others) — Assign this code to loans serviced by those other than customer 0090 File Location — Assign per FHLBNY direction 0100 Special Mortgage Programs — Assign per FHLBNY direction 0150 Special Property Types — Assign per FHLBNY direction 0150 Special Property Types — Assign per FHLBNY direction 0150 Assign per FHLBNY in the color of a REIT 0250 Loans pledged for customer by wholly owned mortgage subsidiary 0260 Investment Subsidiaries — Loans pledged for customer by an investment subsidiary 0260 Investment Subsidiaries — Loans pledged for customer by an affiliate 0270 Loans pledged for customer by an IBE (Puerto Rico only) 0280 IBE (International Branch Enterprise) 0880 IBE (Intern	EHI RNY Portfolio Code	D		42	Cl	_			Satura SIM DANK Dang Salah Canada Sanada and Salah	
Assign per FHLBNY direction Assi	The British Code	кед	All	13	Cnar	4			_ ·	
Assign per FHLBNY direction O150 Special Property Types										
O150 Special Property Types										
0300 REIT (Real Estate Investment Trust)										
0330 Mortgage Subsidiaries										
0360 Investment Subsidiaries								,	1	
0400 Affiliates										
0800 IBE (International Branch Enterprise) Loans pledged for customer by an IBE (Puerto Rico only) (Pledge code "01" is the only code to be used in this field). The file should only contain loans pledged to the FHLBNY. For test files- only									1	
(Pledge code "01" is the only code to be used in this field). The file should only contain loans pledged to the FHLBNY. For test files- only									1 7 7 7	
edge Code Reg All 17 Char 2 01 Pledged to FHI RNY should only contain loans pledged to the FHLBNY. For test files- only					1		0800	IBE (International Branch Enterprise)		
enge (one										
	Pledge Code	Req	All	17	Char	2	01	Pledged to FHLBNY		
									· ·	

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Data "As Of" Date	Req	All	19	Date	8			Enter the Cut-Off Date for the Current File (usually a month-end).	
								format: MMDDYYYY	
Loan Number	Req	All	27	Char	15			Enter Unique Customer Loan Number for each Loan.	Must be unique, right justify,
								format: 9999999999999	zero fill left
Blank			42		1				
								Indicate whether Loan is a Conventional, FHA, VA, Puerto Rico Housing	
Note Type Code	Req	All	43	Char	2	01	Conventional WITHOUT MI	Bank and	
						02	EUA.	Finance Agency ("PRHA"), Home Equity or SBA Loan. For Conventional	
						02	FHA	Loans, indicate whether there is Mortgage Insurance ("MI"). For Home Equity Loans,	
						03	VA	indicate whether	
						04	Conventional WITH MI	closed end loan ("HELCE"), or open end line of credit ("HELOC").	
						05	PRHA		
						06	Home Equity - Closed End Loan - WITHOUT MI		
						07	Home Equity - Closed End Loan - WITH MI		
						08	Home Equity Line of Credit - Open End Loan - WITHOUT MI		
						09	Home Equity Line of Credit - Open End Loan - WITH MI		
						10	SBA		
Blank			45		1				
Current Loan Balance	Req	All	46	Num	12			Enter Current Loan Balance.	Decimal in col 55, zero fill left
								format: 99999999.99	
Blank			58		1				
Loan Paid To/Thru Date	Req	All	59	Date	8			Enter the Date the account is paid up to or thru.	
								format: MMDDYYYY	
Blank			67		1				
Maturity Date	Req	All	68	Date	8			Enter Maturity Date.	
								format: MMDDYYYY	
Blank			76		1				
Balloon Flag	Req	All	77	Char	1	N	Not a Balloon	Indicate whether Loan will have a Balloon Balance due on Maturity Date	
	·					В	Balloon	, ,	
Blank			78		1	_			
Didik			7.0		1			Enter Current Principal and Interest Payment amount. If Interest Only	
Current P & I Payment	Req	All	79	Num	10			enter Interest payment amount only	Decimal in col 86, zero fill left.
								format: 9999999.99	
Blank			89		1				
Payment Type Code	Reg	All	90	Char	1	0	Level Amortizing Principal & Interest	Indicate Payment Application Method being used.	
, , , , , , , , , , , , , , , , , , , ,			1		_	1	Straight-line Amortization (Constant Principal + Interest)	, , , , , , , , , , , , , , , , , , , ,	
						2	Interest Only		
						3	Irregular		
						4	Rule of 78's Amortization		
			1	<u> </u>		5	Interest Only for Initial Period, then Amortizing*	Note: *must complete amortization begin date field also	
Blank			91		1				

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Payment Frequency Indicator	Reg	All	92	Char	2	12	Monthly	Indicate how frequently Loan Payments are scheduled to be made.	
r dyment rrequency maleutor	neq	7311	32	Criui	_	12	Worlding	NOTE: If interest and principal payments are scheduled to be made at	
						04	Quarterly	different time	
								intervals, use this field for the Interest Payment Frequency. Use	
						02	Semi-annually	Principal Payment Frequency Indicator field (starting position 1708) for the Principal Payment	
						01	Annually	Frequency.	
						26	Biweekly		
Blank			94		1	- 20			
ARM / FRM Plan Code	Req	All	95	Char	2	00	Fixed Rate	Enter ARM / FRM Plan Code from legend provided.	
Anny Thirt lan code	rieq	All All	33	Citai		01	ARM (1YR, 3YR, 5YR, etc.)	Effet ANN / This Fian Code from legend provided.	
						02	Fixed GPM		
						03	GPARM		
						04	Fixed GEM		
						05	Fixed Bi-weekly		
						07	Fixed RRM		
						09	Hybrid ARM		
						10	GNMA ARM		
						12	Floating Rate		
Blank			97		1				
								For Adjustable Rate Loan with Fixed Initial Term, enter Hybrid ARM Plan	
Hybrid ARM Plan Code	Req	Hybrid ARM	98	Char	3	000	Not a Hybrid ARM Loan	Code from legend provided.	
						031	3/1 ARM		
						051	5/1 ARM		
						071	7/1 ARM		
						101	10/1 ARM		
Blank			101		1				
Current Interest Rate	Req	All	102	Num	7			Enter Current Interest Rate as a Percent.	Decimal in col 104, zero fill left
								format: 99.9999	
								(example: 7.5% is entered as 07.5000)	
Blank			109		1				
Interest Collection Code	Req	All	110	Char	1	1	360 Interest in Arrears	Indicate Interest Collection Method being used.	
						2	Interest in Advance	_	
						3	Simple Interest Per Diem		
						4	365 Interest in Arrears		
		†				7	505 Interest in Arrears		
Blank		<u> </u>	111		1				

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
ARM Index Code	Req - ARM Loans	ARM	112	Char	3	001	3 Month Treasury - Constant Maturity	Enter Adjustable Rate Index from legend provided.	
						002	6 Month Treasury - Constant Maturity		
						003	1 Year Treasury - Constant Maturity		
						004	2 Year Treasury - Constant Maturity		
						005	3 Year Treasury - Constant Maturity		
						006	5 Year Treasury - Constant Maturity		
						093	7 Year Treasury - Constant Maturity		
						007	10 Year Treasury - Constant Maturity		
						008	30 Year Treasury - Constant Maturity 1 Month LIBOR		
						094	2 Month LIBOR		
						010	3 Month LIBOR		
						011	6 Month LIBOR		
						012	9 Month LIBOR		
						013	12 Month LIBOR		
						014	Prime Rate		
						015	National Average Mortgage Contract Rate		
						016	FHLBNY Advance Rate - Variable		
						017	FHLBNY Advance Rate - 1 Year		
						018	FHLBNY Advance Rate - 2 Year		
						019	FHLBNY Advance Rate - 3 Year		
						020	FHLBNY Advance Rate - 4 Year		
						021	FHLBNY Advance Rate - 5 Year		
						022	FHLBNY Advance Rate - 7 Year		
						023 024	FHLBNY Advance Rate - 10 Year User Defined - YOU MUST SUPPLY DEFINITIONS		
						025	User Defined - YOU MUST SUPPLY DEFINITIONS		
						026	User Defined - YOU MUST SUPPLY DEFINITIONS		
						027	User Defined - YOU MUST SUPPLY DEFINITIONS		
						090	11th District Cost of Funds Index (COFI)		
						091	National Cost of Funds Index (NCOFI)		
						095	1 Year Swap - Constant Maturity		
						092	2 Year Swap - Constant Maturity		
						096	5 Year Swap - Constant Maturity		
						097	10 Year Swap - Constant Maturity		
						098	Fannie Mae - 30 Year		
						099	Federal Home Loan Bank of Boston		
						102	FHLMC - 15 Year		
						103	FHLMC - 30 Year		
						104 105	FNMA - 15 Year FNMA - 30 Year		
						105	FNMA - 6 Month		
						107	Freddie Mac - 30 Year		
						107	Freddie Mac PMMS - 1 Year		
						109	Freddie Mac PMMS - 15 Year		
							Freddie Mac PMMS - 30 Year		

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			115		5				
Sign for Negative Margin	Reg - ARM Loans	ARM	120	Char	1			Use to indicate Negative Margin	
Gross Margin	Reg - ARM Loans	ARM	121	Num	7			Enter Gross Margin as a Percent.	Decimal in col 123, zero fill left.
_								format: 99.9999	·
								(example: 2% is entered as 02.0000)	
Blank			128	1 1	1			(example: 270 is entered as objects)	
Periodic Interest Rate Cap	Req - ARM Loans	ARM	129	Num	7			Enter Periodic Interest Rate Cap as a Percent.	Decimal in col 131, zero fill left
·	·							format: 99.9999	
								(example: 2% is entered as 02.0000)	
Blank			136		1			(Coumple: 270 is entered as 02.0000)	
Periodic Interest Rate Floor	Req - ARM Loans	ARM	137	Num	7			Enter Periodic Interest Rate Floor as a Percent.	Decimal in col 139, zero fill left
								format: 99.9999	
DI I			444	1				(example: 2% is entered as 02.0000)	
Blank Periodic Payment Cap	Reg - ARM Loans	ARM	144 145	Num	8			Enter Periodic Payment Cap as a Percent.	Decimal in col 148, zero fill left
T chodic rayment cap	ricq Amir Eduns	Zilivi	143	140111	ŭ			format: 999.9999	Beeman in cor 140, 2010 in left
				+ +				(example: 7.5% is entered as 007.5000)	
Blank	Dan ADMILIANA	ARM	153 154	Nivee	1			Fator Cross Manifestor Interest Date as a Daywort	Desired in sel 150 sees fill left
Lifetime Interest Rate Ceiling	Req - ARM Loans	ARIVI	154	Num	/			Enter Gross Maximum Interest Rate as a Percent.	Decimal in col 156, zero fill left
(Maximum Interest Rate)								format: 99.9999	
				1				(example: 15% is entered as 15.0000)	
Blank			161		1				
Lifetime Interest Rate Floor	Req - ARM Loans	ARM	162	Num	7			Enter Gross Minimum Interest Rate as a Percent.	Decimal in col 164, zero fill left
(Minimum Interest Rate)								format: 99.9999	
								(example: 4% is entered as 04.0000)	
Blank			169		1				
Interest Rate Adjustment Frequency	Req - ARM Loans	ARM	170	Num	3			Enter Interest Rate Adjustment Frequency in MONTHS.	Zero fill left
								format: 999	
Blank			173		1				
Payment Adjustment Frequency	Reg - ARM Loans	ARM	174	Num	2			Enter Payment Adjustment Frequency in MONTHS.	Zero fill left
rayment Adjustment Frequency	Req - Arivi Loans	ANVI	174	Nulli	3				Zero IIII lert
				1				format: 999	
Blank			177	1	1				
Next Interest Rate Change Date	Req - ARM Loans	ARM	178	Date	8			Enter Next Interest Change Date.	
								format: MMDDYYYY	
Blank			186		1				
Next Payment Change Date	Req - ARM Loans	ARM	187	Date	8			Enter Next Payment Change Date.	
								format: MMDDYYYY	
Blank			195		1				
								Indicate whether Adjustable Rate Loan is in initial "teaser" period (i.e.,	
ARM Teaser Flag	Req - ARM Loans	ARM	196	Char	1	N	No	before first rate	
						Y	Yes	adjustment).	
Blank			197		1				
First Rate Change Date	Req - ARM Loans	ARM	198	Date	8			Enter Date of First Interest Rate Adjustment.	
								format: MMDDYYYY	
Blank			206	1]	9	1			

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Negative Amortization Flag	Req - ARM Loans	ARM	215	Char	1	N	No	Indicate whether Loan Documents allow Negative Amortization.	
	·					Υ	Yes		
Blank			216		1				
Negative Amortization Cap	Req - ARM Loans	ARM	217	Num	5			Negative Amortization Cap stated as a Percent.	Decimal in col 220, zero fill left
								format: 999.9	
								(example: 125% is entered as 125.0)	
Blank			222		3				
Destinienting Flor	Dan	All	225	Chan			Net a Destinisation Lang	Indicate whether the Loan or a partial interest in the Loan has been	
Participation Flag	Req	All	225	Char	1	N P	Not a Participation Loan	sold, or if a partial interest in the Loan has been purchased.	
Dis. I			226		-	Р	Participation Loan		
Blank	Req - Participation		226		1				
Investor Code	Loans	Participation	227	Char	9		User Defined	Enter Investor Code - YOU MUST SUPPLY DEFINITIONS.	Left justify
Blank			236		1				
	Req - Participation							FOR PARTICIPATION LOANS ONLY, enter Percent of Loan retained by	Decimal in col 240, zero fill left
Percent of Loan Retained by Customer	Loans	Participation	237	Num	5			Customer.	
								format: 999.9	
								(example: 50% is entered as 050.0)	
Blank	December 11		242		1				
Participation Loan Balance	Req - Participation Loans	Participation	243	Num	12			Enter Amount of Current Principal Balance retained by Customer IN DOLI	Decimal in col 252, zero fill left.
Tartelpation Edan Bulance	Louis	i di delpadon	243	Ivaiii	12			format: 99999999999	
Blank			255		1			10111at. 5555555555	
DIGITA	Req - Participation		233						
Participation P & I Payment	Loans	Participation	256	Num	10			Enter Customer's portion of Current Principal & Interest Payment IN DOL	Decimal in col 263, zero fill left.
								format: 9999999.99	
Blank			266		1				
	Req - Participation				_			Enter Pass-Through Rate (Interest Rate paid to Purchaser of	Decimal in col 269, zero fill left.
Participation Interest Rate	Loans	Participation	267	Num	7			Participation).	
								format: 99.9999	
								(example: 6.75% is entered as 06.7500)	
Blank			274		1				
Lien Position	Req	All	275	Char	1	1	First Mortgage	Indicate if Loan is secured by a First Mortgage Lien or a Second Mortgage	Lien.
						2	Second Mortgage		
Blank Loan Purpose Code	Req	All	276 277	Char	1	01	Purchase	Enter Loan Purpose Code from legend provided.	
Loan Purpose Code	Keq	All	2//	Cilai				Enter Loan Purpose Code from legend provided.	
						02	No Cash Refinance	If we want of Define we want "Cook Out"	
						03	Cash Out Refinance	If unsure of type of Refinance, use "Cash Out"	
						04	Construction	Note: Construction Loans are not eligible collateral	
						05	Home Equity		
Dieni			279		2				
Blank			2/9		3				
Documentation Level	Req - Residential	Residential	282	Char	1			Indicate Level of Loan Underwriting Documentation.	
						F	Full Documentation	Full Income, Assets and Employment Verified	
						Α	Alternative Documentation	Paystubs/W-2 for Income, Bank Statements for Assets and Employment Verified	
							Activities becamentation	12 to 23 Month Income Verification, Asset Verification and Employment	
						0	Lite Documentation	Verified	
						_	Dadward Dagwardships	1 to 11 Months of Income Verification, Asset Verification and	
						P	Reduced Documentation	Employment Verified	
						Q	SIVA	Stated Income, Verification Assets and Employment Verified	
						R	SISA	Stated Income, Stated Assets and Employment Verified	
						S _	No Ratio	No Income Stated, Asset Verification and Employment Verified	
						Т	NINA	No Income, No Assets and Employment Verified	
				<u> </u>		N	No Documentation	No Income, No Assets and No Employment Verified	

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
								Indicate who has physical custody of the Loan Documents from legend	
Document Custody Code	Req	All	283	Char	2	01	Customer	provided.	
						02	FHLBNY		
						03	Banco Santander Trust		
						05	US Bank		
						06	State Street Bank		
						07	HSBC Mortgage Company		
						08	Wells Fargo Home Mortgage, Inc.		
						09	Business Archives		
Blank	Req		285		1				
Negative Sign for Escrow Balance	·	All	286	Char	1			Use to indicate Negative Escrow Balance	
Escrow Balance		All	287	Num	12				Decimal in col 296, zero fill left
								format: 999999999999	
Blank			299		1				
Total Periodic Payment (PITI)	Req	All	300	Num	10			Enter Total Periodic Payment of Principal, Interest, Taxes and Insurance.	Decimal in col 307, zero fill left
								format: 9999999.99	
Blank			310		1				
Servicer Code	Req	All	311	Char	4		User Defined	Enter Mortgage Servicer Code - YOU MUST SUPPLY DEFINITIONS	
Blank			315		3				
Gross Service Fee		All	318	Num	5			Enter Gross Service Fee as a Percent.	Decimal in col 319, zero fill left
								format: 9.999	
								(example: 25 basis points is entered as 0.250)	
Blank			323		7				
Madification and particular Code	D	A.II	220	Cl			Not an different annual format	Indicate if Loan has been Modified or has Restrictions ACCORDING TO	
Modification or Restriction Code	Req	All	330	Char	1	N	Not modified or restricted	THE FOLLOWING PRIORITY:	
						М	Modified	1) Loan has been Modified	
						R	Restricted	2) Loan has Restrictions	
Blank			331		1			In Proceedings of the Control of the	
Capitalization Code		All	332	Char	1			Indicate whether any amounts have been/are being capitalized into Principal Balance from	
- Capitalization Code	7	7311	332	Criai	1			legend provided.	
						0	No Capitalization	No amounts have been capitalized into Principal Balance	
						U	INO Capitalization	по итоить пиче веен сирнингеи тьо Ртпстриг винитсе	
						1	Formerly Capitalized	Previous period amounts have been capitalized into Principal Balance	
						2	Presently Capitalized	Amounts currently being capitalized into Principal Balance	

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			333		1				
MI Insurer Code	Req - Residential	Residential	334	Char	2	00	No MI	Enter MI Insurer code from legend provided.	
						33	Amerin Guaranty Corporation (Note 2)		
								Note 1: May be used for renewals only (i.e., only seasoned mortgages	
						31	California Housing Insurance Fund (only CA 1st mtges)	may have this coverage).	
						38	Arch Mortgage Insurance Co. [fka CMG Mortgage Insurance Company (Note 2)]		
						17	Commonwealth Mortgage Assurance Company (Note2)		
						09	Foremost Mortgage Insurance Company (Note 1)	Note 2: May issue policies with monthly mortgage insurance premiums.	
						01	General Electric Capital Mortgage Insurance Companies (Note 2)		
						16	Home Guaranty Insurance Corporation (Note 1)		
						20	Integon Mortgage Guaranty Corporation (Note 1)		
						14	Maryland Housing Fund (only MD 1st mtges)		
						06	MGIC-Mortgage Guaranty Insurance Corporation (Note 2)		
						30	New York City Residential Mortgage Insurance		
							Corporation (only Fixed Rate NYC 1st mtges)		
						34	Old Republic Insurance Corporation (only HomeStyle		
							2nd mtges)		
						11	PMI Mortgage Insurance Company (Note 2)		
						36	Puerto Rico Housing Bank & Finance Agency (only PR		
							1st mtges)		
						70	State of New York Mortgage Agency		
						13	Republic Mortgage Insurance Company (Note 2)		
						24	Triad Guaranty Insurance Company (Note 2)		
						35	United Guaranty Credit Insurance Company (only		
							HomeStyle 2nd mtges)		
						12	United Guaranty Residential Insurance Corporation		
							(Note 2)		
						19	U. S. Mortgage Insurance Company (Note 1)		
						02	Verex Assurance, Incorporated (Note 1)		
						22	Vermont Home Mortgage Guaranty Board (only Fixed		
							Rate VT 1st mtges & STABLE ARM Plan 1104 with		
							LTV <= 90%)		
						07	Wisconsin Mortgage Assurance Corporation		
						39	Genworth Financial Mortgage Insurance		
						40	Radian Group		
						41	PAMICO Mortgage Insurance Corp.		
						42	Essent Guaranty, Inc		
						43	National Mortgage Insurance Corporation (NMI)		

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			336		1				
MI Percent	Req - Residential	Residential	337	Num	6			Enter Amount of Mortgage Insurance Coverage as a Percent of Original Principal Balance. format: 999.99	Decimal in col 340, zero fill left
								(example: 25% is entered as 025.00)	
Blank			343		1			() P · · · · · · · · · · · · · · · · · ·	
Lender Paid MI		Residential	344	Num	5			Enter Monthly MI Payment as a Percent.	Decimal in col 345, zero fill left
								format: 9.999	
								(example: 20 basis points is entered as 0.200)	
Blank			349		1				
MI Waived Flag	Req - Residential	Residential	350	Char	2	N	No 	Indicate whether Mortgage Insurance was waived.	Left justify
						Υ	Yes		
						NR	Not Required	Original LTV <= 80%	
Blank			352		1				
Number of Months Currently Delinquent	Req	All	353	Char	2	00	Not Delinquent	Enter Current Loan Status ACCORDING TO THE FOLLOWING PRIORITY:	
						## > 00	Number of Months Delinquent on the Data "As Of" Date	1) Loan in Foreclosure	
						BB	Borrower in Bankruptcy	2) Borrower in Bankruptcy	
						FF	Loan in Foreclosure	3) Delinquency Status	
Blank			355		1				
Number of times 30 days delinquent in	Req	All	356	Char	2			Enter # of payments that were received 30 or more days after the due date in prior 12	Right justify
last 12 months								months.	
								format: 99 (example: for Data "As Of" Date of December 31, payments due April 1 and May 1 were both received in June is entered as "02")	
Blank			358		1				
Delinquency History	Req	All	359	Char	12	0	Current	For prior 12 months: if each payment due was received within 30 days after its due date, enter "0". Otherwise, enter # of months each payment was delinquent before	
						#>0	# months each payment was delinquent before receipt	receipt.	
								The 1st character represents the oldest due date in the 12 month cycle	
							in prior 12 months	and the 12th	
								character represents the most recent due date in the 12 month cycle. format: 999999999999999999999999999999999999	
								both received in June is entered as "000210000000")	

Best	Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Part	Blank					1				
Real All 27		Pog	All		Char	1	N	No	Indicate whether Lean is in Foreslesure	
Reg	Foreclosure Flag	Keq	All	372	Cital	1			indicate whether Loan is in Foreclosure.	
Billion Bright State Section Sec	Pankruntov Flag	Pog	All	272	Char	1			Indicate whether Perrower is in Pankruntcy	
May	Bankruptey Hag	iteq	Δ"	3/3	Citai	_			malcate whether borrower is in bankruptcy.	
TRILINAY Property Type Code All 375 Char 2 51 st mm/y 57 st mm/y 67 st mm/y 68 st mm/y 69 codeminium 60 codeminium 69 codeminiu	Blank			374		1				
2 21 Zi zimily 4 F Ermily 4 F Ermily 5 Condombalum Mil Neuriscurred Housing White Medical Mile Development 11 Townshouse C P Cooperative FF 1 - 4 Sarely with Farian FF 1 - 4 Sarely with Striction FF 1 - 4 Sarely with Striction FF No Multifactive) including Con elbuding Mile Multifactive (Touser Adeding Metally / Physically Challenged Mile Multifactive (Touser Adeding Metally / Physically (Touser Adeding Metally / Physically Challenged Mile Multifactive (Touser Adeding Metally / Physically Challenged Mile Multifactive (Touser Adeding Metally / Physically Challenged Mile Multifactive (Touser Adeding Metally / Physically Challenged Mile Multif	FHLBNY Property Type Code	Req	All	375	Char	2	SF	1 Family	Enter Property Type Code from legend provided.	
S Family CO. Condombinum CO. Condombinum Not Multifurbrow housing Plan Research Left Development Plan Research Left Development Plan Research Left Development Plan Research Left Development Plan La Family with Business CF. Cooperative Pf La - A Family with Business MM. Multifurbrow housing Co-publishing MM. Multifurbrow housing Co-publishing MM. Multifurbrow housing Co-publishing MM. Multifurbrow housing Co-publishing MM. Multifurbrow housing Memalary / Physically Challenged MM. Multifurbrow housing Housing MM. Multifurbrow housing Memalary / Physically Challenged MM. Multifurbrow housing Housing Housing Memalary / Physically Challenged MM. Multifurbrow housing							2F			
ar family Controlled to the Medium Counter Household to the Me							3F			
Mem Monufactured volonoge PC							4F			
Mill Manufactured floor boelegoment 71 Townhouse Grand Carpertaine Fig. 1. 4 Family with Farm Fig. 2 Septiment of the Manufacture of the Manufactur							со	Condominium		
PU Interned Unit Development This Tomothouse Coperative First - 4 Earnly with farm First - 4 Earnly wi							мн			
TH townstroace CP Copperative FF 2 - 4 Farmity with Farm FF 3 - 4 Farmity with Farm FF 3 - 4 Farmity with Ruinness FF A Farmity Wood the AL Assisted Living DM Domitory HM Hamiltones Form HM Naturing Frome FF A Garage HM Naturing Frome FF A Garage HM Hamiltoness							PU	-		
Cooperative FF 1 - 4 Family with Sumes FF 1 - 4 Family with Sumes MM Multifamily Modeling Co-op Building MX Multifamily Modeling Memalsly / Physically Challenged Mailtony Suscess including Medical Office MX Marchaelia MX MX Marchaelia MX M										
FF 1. 4 Family with Business MF MAURITAMIN (MINES Use AL Assisted Living OM Dommtory HH Halfway House Including, Mentally / Physically Challenged NH Nursing Home SH Senior Housing GA Garage HO Hoppital HS tocopatalit (are Other including Medical Office industrial) I reduction I red										
FB 1. 4 Farfamy with Business MFX Multifamily Mixed Use AL Assted Uring DM Ormstory HH Harlway brosse including Mentally / Physically Challenged NM sursing those including Mentally / Physically Challenged NM sursing those SH Senior Housing GA Garage HO Hospital HS Hospital Including Medical Office HS HARLS Are Other including Medical Office IN Includural Of Office RS Restavant RT Retail WH Wards Senior BC GE GB										
ME Multifamily including Co-op Building Max Multifamily Mixed Use AL Assisted Using DM Domittory HH Hallway Mouse Including Mentally / Physically Challenged NH Service Mousing GA Garage HO Hospitally including Hotel, Bed & Breakfast Hospitally including Hotel, Bed & Breakfast HI Health Care Other Including Medical Office Including Medical Office RIS Retavanat RT Retail WH Warehouse AS Auto Service BC Book Och CH Church CH Church CH Cawash DD Op Care GC Golf Course GS							FB			
MXX Multifamily Mixed Use AL Assisted Living DMA Domitrool Hit Intellively House including Mentally / Physically Challenged HM NH Nursing Brome SH Senior Housing GA Carage HM Hospitalliry including Hotel, Bed & Breakfast HT Health Care Other including Medical Office IN Industrial OF Office B S Restaurant RT Retail WH Warrbouse AS Auto Service B Seach Club CH Church CW Care Wash DC Dey Care GC Gioff Course GS Gas Station MS Municipal Activate W DSCR underwriting Commercial Mixed Use RB Semicral Living Medical Office CM Care Wash CC Commercial Mixed Use RB Semicral Association of Mixed Use RB Semic										
A. Assisted Living DMD Deminder Hith Hallway House including Mentally / Physically Challenged NNI Norsing Home SH Senior Housing GA Garage HO Mespital ItS Hospitally including Hotel, Bed & Breakfast HIT Hestin Care Other including Medical Office INI Industrial OF Office RS Sestaurant RT Hestil WH Warehouse AS Auto Service SE Beach Club CH Chrich CW Car Wash DC Day Care GC Golf Course GS Gas Stational AMS SM Monitorial GM SECTION SECTI										
DM Dormitory HH Halfway House including Mentally / Physically Challenged HN Hussing GA Garage HO Mospital H5 Hooptallty including Hotel, Bed & Breakfast H7 Health Care Other Including Medical Office IN Industrial OF Office IR Retaul WY Werehouse AS Auto Service BC Beach Club CH Church CW Car Wesh DC Oply-Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CM Commercial Mixed Use RD Residential 14 structure w/ DSCR underwriting Loons must hove Debt Service Coverage Underwriting Analysis										
HH Halfway House including Mentally / Physically Challenged NH Nursing Home Sh Semor Housing GA Garage HO Hospital Hospi										
NH Nursing Home SH Senior Nousing GA Gange HO Hospital Hospital Health Care Other including Medical Office IN Industrial OF Office RS Restaurant RT Retail WH Warehouse AS Auto Service BC Beach Club Church CW Car Wash DC Day Care GC Goff Course GS Gas Station MS Municipal CM Commercial Other CM Commercial Mised Use RB RB Sesiderial 1-4 structure w/ DSCR underwriting Loors must have Debt Service Coverage Underwriting Anolysis										
SH Senior Housing GA Garage HO Hospital HS Hospital Heath Care Other including Medical Office In Industrial OF Office RS Restaurant RT Retail WH Warehouse AS Auto Service BC Beach Club CH Church CW Car Wash DD Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CM Commercial Other CM Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Coors must have Debt Service Coverage Underwriting Analysis										
GA Garage Ho Hospitall Hospital Hospita										
HO Hospital Holding Hotel, Bed & Breakfast HT Hospital Holding Medical Office IN Industrial OF Office RS Restaurnt RT Retail WH Warehouse As Auto Service BC Beach Club CH Church CW GW Wash DC Day Care GC Golf Gourse GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
HS Hospitality including Medic, Bed & Breakfast HT Health Care Other including Medical Office IN Industrial OF Office RS Restaurant RT Retail WH Warehouse AS Auto Service BC Beach Club CH Church CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CM Commercial Other CM Commercial Other CM Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
HT Health Care Other including Medical Office Industrial Office RS Restaurant RT Retail WH Warehouse AS Auto Service Beach Club CH Church CW Car Wash DC Goff Course GG Goff Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
IN Industrial OF Office Restaurant RT Retail WH Warehouse AS Auto Service Beach Club CH Church CW Car Wash DC Day Care GG Golf Course GG Gas Station MS Municipal CM Commercial Other CM Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loons must have Debt Service Coverage Underwriting Analysis										
OF Office RS Restaurant RT Retail WH Warehouse AS Auto Service BC Beach Club CH Church CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must hove Debt Service Coverage Underwriting Analysis										
RS Restaurant RT Retail WH Warehouse AS Auto Service BC Beach Club CH Church CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
RT Retail WH Warehouse AS Auto Service BC Beach Club CH Church CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
WH Warehouse AS Auto Service BC Beach Club CH Church CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
AS Auto Service BC Beach Club CH Church CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
BC Beach Club Church CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
CH Church CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
CW Car Wash DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
DC Day Care GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
GC Golf Course GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
GS Gas Station MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
MS Municipal CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
CM Commercial Other CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
CX Commercial Mixed Use RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis								1		
RD Residential 1-4 structure w/ DSCR underwriting Loans must have Debt Service Coverage Underwriting Analysis										
									Loans must have Deht Service Coverage Underwriting Analysis	
							XD		Loans must have Debt Service Coverage Underwriting Analysis	

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			377		1				
Owner Occupancy Code	Req	All	378	Char	1	P	Owner Occupied - Primary Residence	Enter Owner Occupancy Code from legend provided.	
]	S	Owner Occupied - Second Home	,	
						ı ,	Not Owner Occupied - Investment Property		
						0	Owner Occupied - Commercial		
Blank			379		22	+	owner occupied commercial		
Property Street Number	Req	All	401	Char				Enter Property Street Number.	
Property Street Name	Req	All	406	Char	27			Enter Property Street Name.	
Blank	neq	All	433	Cital	1			Enter Property Street Name.	
	Req	All	434	Char	11			Enter Preparty City	
Property City Blank	Req	All	445	Char	11			Enter Property City.	
	D	All	453	Char	2	<u> </u>		Catan Chandrad II C. Dantal Abban dation for December Chata	-
Property State Code	Req	All	455	Char				Enter Standard U. S. Postal Abbreviation for Property State.	
Blank		A.II		Cl	1			Supplied St. F. College Day and Address	
Property Zip	Req	All	456	Char	5			Enter basic 5 digit Zip Code for Property Address.	
Blank			461	 	52				- 6011.6
Number of Units	Req - Residential	All	513	Num	3	•		Enter Number of Units that comprise Property.	Zero fill left
	& Multifamily							format: 999	
								(example: 2 Family, enter "002")	
Blank	Do-	All	516	Niver	8			Fator Comment Lang Ta Value Batic ("LTV") and Basert	Desired in sel 527 sees fill left
Current LTV	Req	All	524	Num	5	'		Enter Current Loan To Value Ratio ("LTV") as a Percent.	Decimal in col 527, zero fill left
								[Current LTV = Current Loan Amount / Current Appraised Value]	
								format: 999.9	
DI I			F20		_			(example: (75,000/100,000)*100 = 075.0)	
Blank Original LTV		All	529 530	Num	5			Enter Original Loan To Value Ratio ("LTV") as a Percent.	Decimal in col 533, zero fill left
Oliginal El V		Δ"	330	Num				[Original LTV = Original Loan Amount / Original Appraised Value]	Decimal in col 555, zero ini leit
								format: 999.9	
								(example: (75,000/100,000)*100 = 075.0)	
Blank			535		1			(example: (75,000/100,000): 100 = 075.0)	
Appraised Value	Req	All	536	Num	12			Enter most recent Appraised Value for Property.	Decimal in col 545, zero fill left.
Appraised value	Keq	All	330	Nulli	12			format: 99999999999	Decimal in col 545, zero ilii leit.
Pleat			548		1			Tormat: 99999999999	
Blank	D	All	548	Data	1			Fater Data of Associati	
Appraised Value Date	Req	All	549	Date	ă	1		Enter Date of Appraisal	
<u> </u>								format: MMDDYYYY	
Blank			557	l	1				
Purchase Price		All	558	Num	12			Enter most recent Purchase Price for Property.	Decimal in col 567, zero fill left
								format: 999999999.99	
Blank			570	-	1	<u> </u>			
Date of Purchase		All	571	Date	8	1		Enter Date Property was Purchased.	
		-		<u> </u>		<u> </u>		format: MMDDYYYY	
Blank			579	 	6	ļ		Figure 200 Part of the first life in the	
Current Occupancy Ratio	Req - Multifamily	Income Producing	585	Num				Enter Current Occupancy Ratio for Multifamily and Commercial Properties as a Percent.	Decimal in col 588, zero fill left
Current Occupancy Natio	& Commercial	income Froducing	363	Null		1		format: 999.99	
	a commercial								
Disale			F01	-	_	<u> </u>		(example: 85% is entered as 085.00)	
Blank	D	1	591	<u>.</u>	1	1		Supply of Death and Supply and Su	
Current Occupancy Ratio Date	Req - Multifamily	Income Producing	592	Date	8	1		Enter Date of Rent Roll used for Current Occupancy Ratio.	
	& Commercial							format: MMDDYYYY	

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes Field Description	Field Characteristics
Blank			600		21			
Current DSCR	Req - Multifamily	Income Producing	621	Num	6		Enter Current Debt Service Coverage Ratio ("DSCR").	Decimal in col 623, zero fill left
	& Commercial						[Current DSCR = Current NOI / Annual Debt Service]	
	a commercial						format: 99.999	
							(example: 100,000/80,000 = 01.250	+
Blank			627	-	1			
Current DSCR Date	Req - Multifamily	Income Producing	628	Date	8		Enter Date of Operating Statement used for Current DSCR.	
	& Commercial						format: MMDDYYYY	
Blank			636		1			
Original DSCR	Req - Multifamily	Income Producing	637	Num	6		Enter DSCR from Loan Origination.	Decimal in col 639, zero fill left
	& Commercial						[Original DSCR = Origination NOI / Annual Debt Service]	
							format: 99.999	
							(example: 100,000/80,000 = 01.250	
Oler I.			642		-		[Example: 100,000/00,000 = 01:230	
Blank			643		1		Enter Date of Operating Statement used for DSCR from Loan	
Original DSCR Date	Req - Multifamily	Income Producing	644	Date	Я		Origination.	
ong.na. book bate	& Commercial	income rroducing	0	Date			format: MMDDYYYY	
	& Commercial		650				IOTHAL MINIDOTTY	
Blank	Dan Maritifamilia	In some Dead value	652	Nives	12		Factor Compat Nat Operating Japanes (INOUI)	Desired in sel CC2 sees fill
Current NOI	Req - Multifamily	Income Producing	653	Num	12		Enter Current Net Operating Income ("NOI").	Decimal in col 662, zero fill
	& Commercial						format: 99999999.99	
lank			665		1			
Current NOI Date	Req - Multifamily	Income Producing	666	Date	8		Enter Date of Operating Statement used for Current NOI.	
	& Commercial						format: MMDDYYYY	
Blank			674		1			
Original NOI	Reg - Multifamily	Income Producing	675	Num	12		Enter NOI from Loan Origination.	Decimal in col 684, zero fill left
onginal NOI		income rroducing	0/3	INGIII	12		-	Decimal in Col 004, Zero ini leit
	& Commercial						format: 99999999.99	+
Blank			687		1			
Original NOI Date	Reg - Multifamily	Income Producing	688	Date			Enter Date of Operating Statement used for NOI from Loan Originatio	
Original NOI Date		income Producing	000	Date	٥			·
	& Commercial						format: MMDDYYYY	
Blank			696		25			
							Enter the Total Combined Loan To Value Ratio ("LTV") giving	Decimal in col 724, zero fill left
							consideration to the first lien & second lien as a Percent. (Origination loan amount of Loan 1 + Origination Loan Amount of loan 2)/ divided	
Combined Loan To Value	Reg - 2nd Liens	2nd Lien-ALL	721	Num	5		Appraisal value)	oy
combined Eddii 10 Value	neq zna ziens	ZIIG EICH ALL	/21	Ivaiii			, appliance value)	
							format: 999.9	
				<u> </u>			(example: [(65,000 + 10000)/100,000]*100 = 075.0)	
Blank			726	<u> </u>	1			
Combined DSCR	Req - Multifamily	2nd Lien	727	Num	6		Enter Current DSCR for combined mortgages.	Decimal in col 729, zero fill left
	& Commercial	Income Producing					Current NOI / Current Combined Annual Debt Service	
							format: 99.999	
		1						
			_	 			(example: 100,000/80,000 = 01.250	
Blank			733	<u> </u>	1			
Combined DSCR Date	Req - Multifamily	2nd Lien	734	Date	8		Enter Date of Oldest Operating Statement used for Combined DSCR.	
	& Commercial	Income Producing					format: MMDDYYYY	
Blank			742		1			

Field Identification	Required	Product Type	Position	Type \	Width	Codes	Description of Codes	Field Description	Field Characteristics
Prepayment Restriction Type	Req - Multifamily	Income Producing	743	Char	1	N	No Prepayment Restriction	Indicate Type of Prepayment Restiction from legend provided.	
	& Commercial					Υ	Yield Maintenance		
						D	Defeasance		
						Р	Fixed / Declining Percentage		
Unlock Date		All	744	Date	8			Enter earliest date that Borrower can prepay Loan.	
								format: MMDDYYYY	
Blank			752		4				
								Indicate whether Property is subject to a Groundlease and, if so,	
Groundlease	Req - Multifamily	Income Producing	756	Char	1	N	No Groundlease	whether the Groundlease	
1	& Commercial					S	Subordinated Groundlease	is Subordinated or Unsubordinated.	
						U	Unsubordinated Groundlease		
Blank			757		1				
Recourse	Req - Multifamily,	Income Producing	758	Char	1	N	No Recourse	Indicate degree of Recourse to Borrower.	
	Commercial &					F	Full Recourse		
	1-4 Family with Farm					Р	Partial Recourse		
				-		С	Conditional / Exculpatory Recourse		
Blank			759	 	3				
Mortgagor SPE Flag	Reg - Multifamily	Income Producing	762	Char	1	N	No, Mortgagor IS NOT an SPE	Indicate whether borrower is a bankruptcy-remote Special Purpose Entity ("SPE").	
INIOIT gagor SFL Flag		income Froducing	702	Cital	1			Entity (SFL).	
	& Commercial		=60			Y	Yes, Mortgagor IS an SPE		
Blank			763	-	1			Enter Borrower's Last Name (for individuals) or Borrower's Name (for	
Mortgagor Last Name	Reg	All	764	Char	40			corporation, partnership, trust, etc.).	
mortgagor zast name	neq	7	, , ,	C.i.d.				corporation, partiters.iip, trass, etc.,i	
Mortgagor First Name	Reg - Residential	All	804	Char	30			Enter Borrower's First Name (for individuals).	
Mortgagor Middle Name	Reg - Residential	All	834	Char	30			Enter Borrower's Middle Name (for individuals).	
								Enter Suffix for Borrower's Name, i.e. Sr., Jr., III, etc. (for individuals, if	
Mortgagor Name Suffix	Req - Residential	All	864	Char	3			applicable).	
Blank			867		75				
Mortgagor Self-employed Flag		All	942	Char	1	N	No	Indicate whether Borrower is self-employed.	
						Y	Yes		
Blank			943		1				
Mortgagor Monthly Income		All	944	Num	12			Enter Borrower's Total Monthly Income.	Decimal in col 953, zero fill left
								format: 99999999999	
Blank			956		1				

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
		Residential & Home							
Mortgagor's Current Credit Score	Req - Residential	Equity	957	Char	6			format: 999999	Zero fill left
		Residential & Home							
Source of Current Credit Score	Req - Residential	Equity	963	Char	2		Equifax BEACON	Enter Source of Credit Score from legend provided.	
						02	Trans Union EMPERICA		
						03	TRW / FICO		
						04	Equifax Delinquency Alert System		
						05	Trans Union DELPHI		
						06	TRW / MDS		
						07	Equifax / The Mortgage Score		
							FNMA Risk Profiler		
							FHLMC Early Indicator		
		D				10	Other		
Date of Mortgagor's Current Credit Score	Reg - Residential	Residential & Home Equity	965	Date	Q			format: MMDDYYYY	
Blank	neg nesidential	Equity	973	Dute	1			1011111	
-		Residential & Home							
Mortgagor's Previous Credit Score	Req - Residential	Equity	974	Char	6			format: 999999	Zero fill left
		Residential & Home							
Source of Previous Credit Score	Req - Residential	Equity	980	Char	2	use		Enter Source of Credit Score from legend provided above.	
						above			
						list			
Date of Previous Credit Score	Req - Residential	Residential & Home Equity	982	Date	Q			format: MMDDYYYY	
Blank	rieq - riesideritiai	Equity	990	Date	1			Torriat. WiWibb1111	<u> </u>
Віапк			990		1			Enter Co-Borrower 1's Last Name (for individuals) or Co-Borrower 1's	
Co-Mortgagor 1 Last Name			991	Char	40			Name (for corporation, partnership, trust, etc.).	
					_			, , , , , , , , , , , , , , , , , , , ,	
Co-Mortgagor 1 First Name			1031	Char	30			Enter Co-Borrower 1's First Name (for individuals).	
Co-Mortgagor 1 Middle Name			1061	Char	30			Enter Co-Borrower 1's Middle Name (for individuals).	
co Wortgagor I Wildale Warne			1001	Criai	30			Enter Suffix for Co-Borrower 1's Name, i.e. Sr., Jr., III, etc. (for	
Co-Mortgagor 1 Name Suffix			1091	Char	3			individuals, if applicable).	
Blank			1094		11				
Co-Mortgagor 1 Monthly Income			1105	Num	12			Enter Co-Borrower 1's Total Monthly Income.	Decimal in col 1114, zero fill left
								format: 99999999999	
Blank			1117		1				
Co-Mortgagor 1's Current Credit Score			1118	Char	6			format: 999999	Zero fill left
Source of Current Credit Score			1124	Char	2	use		Enter Source of Credit Score from legend provided above.	
source of current creat score					_	above			
		Residential & Home				list			
Date of Co Borrower 1 Current Credit Score		Equity	1126	Date	8			format: MMDDYYYY	
Blank			1134		1				
Co-Mortgagor 1's Previous Credit Score	+		1134	Char	6			format: 999999	Zero fill left
Source of Previous Credit Score			1141	Char	2	use		Enter Source of Credit Score from legend provided above.	
Source of Frevious Credit Score			1141	Criar	2			Enter Source of credit score from legenta provided above.	
						above			
						list			

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Date of Previous Credit Score			1143	Date	8		format: MMDI	DYYYY	
Blank			1151		484				
Mortgage Debt to Income Underwriting Ratio	Req - Residential	Residential	1635	Num	5		Enter Mortgag Percent.	ge Debt to Income Ratio from Loan Origination as a	Decimal in col 1638, zero fill left
							[PITI / Total Inc	come]	
							format: 999.9		
							(example: (12,	.500/50,000)*100 =025.0)	
Total Debt to Income Underwriting Ratio	Req - Residential	Residential	1640	Num	5		Enter Total De	ebt to Income Ratio from Loan Origination as a Percent.	Decimal in col 1643, zero fill left
							[(PITI + other r	recurring debt) / Total Income]	
							format: 999.9		
							(example: (16,	.000/50,000)*100 = 032.0)	
Blank			1645		1				
Loan Origination Date	Req	All	1646	Date	8		Enter Loan Clo	osing Date.	
							format: MMDI	DYYYY	
Blank			1654		1				
Original Loan Amount	Req	All	1655	Num	12		Enter Original	Loan Amount.	Decimal in col 1664, zero fill left
							format: 99999	9999.99	
Blank			1667		1				
First Payment Date	Req	All	1668	Date	8		Enter Date the	First Installment is / was due.	
							format: MMDI	DYYYY	
Blank			1676		1				
Original P & I Payment	Req	All	1677	Num	10		Enter Original	Principal & Interest Payment.	Decimal in col 1684, zero fill left
	·						format: 99999		
Blank			1687		1				
Original Term	Req	All	1688	Num	3		Enter Original	Loan Term stated in MONTHS.	Zero fill left
							format: 999		
Blank			1691		1				
Original Interest Rate	Req	All	1692	Num	7		Enter Original	Interest Rate as a Percent.	Decimal in col 1694, zero fill left
							format: 99.999	99	
Blank			1699		9				

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
								Indicate how frequently Principal Payments are scheduled to be made if	
Principal Payment Frequency Indicator		All	1708	Char	2	12	Monthly	different from Interest Payments.	
								If Interest and Principal are scheduled to be paid at the same time,	
						04	Quarterly	leave this field blank.	
						02	Semi-annually		
						01	Annually		
						26	Biweekly		
Blank			1710		1				
	Req - HELCE &								
Program Description	HELOC	All	1711		4		User Defined	Enter Program Description Code - YOU MUST SUPPLY DEFINITIONS	
Blank			1715		1				
1		Home Equity Open							
Maximum Loan Amount	Req - HELOC	End	1716	Num	12			Enter Maximum Loan Amount approved for HELOC loan.	Decimal in col 1722, zero fill left
								format: 999999999999999999999999999999999999	
Blank			1728		1				
		Home Equity Open			_				
End of Draw Period	Req - HELOC	End	1729	Date	8			Enter Date that Draw Period ends.	
								format: MMDDYYYY	
Blank			1737		1				
	Req - HELCE &								
Customer Lien Sequence Indicator	HELOC	Home Equity	1738	Char	1	1	Customer holds both 1st and HELCE/HELOC Mortgages	Indicate Customer Lien Sequence from legend provided.	
						2	Customer holds HELCE/HELOC Mortgage only; Someone		
							else holds 1st Mortgage		
						-	Customer holds HELCE/HELOC Mortgage; No 1st Mortgage		
						-	Customer floids HELCE/HELOC Mortgage, No 1st Mortgage		
Blank	Dog HELCE 9		1739		1				
Original Loan Balance of Senior Lien	Req - HELCE & HELOC	2nd Lien	1740	Num	12			Enter Original Loan Balance of Senior Lien.	Decimal in col 1746, zero fill left
Original Loan balance of Senior Lien	HELOC	Ziid Lieii	1740	Num	12				Decimal in col 1740, zero ini lett
								format: 999999999999999999999999999999999999	
Blank			1752		1				
Current Lean Balance of Conjection	Req - HELCE & HELOC	2nd Lien	1753	Num	12			Enter Current Loan Balance of Senior Lien.	Decimal in col 1759, zero fill left
Current Loan Balance of Senior Lien	HELUC	zna Lien	1/53	Num	12				Decimal in col 1759, zero illi lert
Dis. I			4765		_			format: 99999999999	
Blank Amortization Period Begin Date	Pog Interest Cali	Interest Only	1765 1766	Date	1 8			For interest only loans, enter date that Amortization begins.	
Amortization Period Begin Date	Req - Interest Only	Interest Only	1/66	Date	8			-	
						1		format: MMDDYYYY	
Blank			1774		1				
	Req - HELCE &				_				
Next Payment Due Date	HELOC	All	1775		8			Enter Next Payment Scheduled Due Date.	
								format: MMDDYYYY	
Blank			1783		1				
Mortgage Identification Number	Req	Residential	1784	Num	18			Enter MER'S Mortgage Identification Number (MIN)	
(MIN)									
Mutiple Properties Indicator		All	1803	Char	1	Υ	Yes	If more than one property is securing loan Yes, if not select 'No"	
matiple i roperties maleator		All	1003	Cridi	1	N		in more than one property is securing toan Tes, it not select. No	
			l	<u> </u>		IN	No		