

Commercial Real Estate Mortgage Input File Format

The following table lists all the mortgage input fields required to provide the specific listing of loan information. All fields in the excel template spreadsheet must be formatted as specified. Where specific codes are indicated, it is imperative that these codes be

Note: All fields designated as "Key" fields must be completed for the loans to be processed. These Key fields are needed to process the loan file on the FHLB's collateral system.

Certain non-Key fields that are not completed will be assigned a conservative default value for valuation purposes. These fields are designated with a footnote and the applicable default values are listed below.

Col.		Field Name	Key Field	ARMs Only	Column Length	Type	Field Characteristics	Codes	Description of Codes	Field Definition
A	1	Docket Number	Key		6	General				Enter FHLB-Boston assigned customer number
B	2	Loan Number	Key		26	General				Enter unique customer loan number for each loan.
C	3	Original Principal Balance	Key		11	Number	2 decimal places, no dollar sign (\$), no comma separator		format: 99999999.99	The dollar amount of the mortgage loan as specified on the mortgage note at the time of the loan's origination.
D	4	Current Principal Balance	Key		11	Number	2 decimal places, no dollar sign (\$), no comma separator		format: 99999999.99	Outstanding actual balance of the loan .
E	5	Property Type	Key		6	General	Enter type code from legend provided.	06 07 08 09 10 11 12 16	Retail Office Restaurant Hotel/Motel Industrial Warehouse Mixed-Use (CRE and Residential Mix) Other Non-Residential Properties	
F	6	Borrower Name	Key		31	General				
G	7	Original Note Date	Key		11	Date	YYYYMMDD		format: 20010815	The date the loan took effect as stated on the mortgage note.
H	8	Maturity Date	Key		11	Date	YYYYMMDD		format: 20010815	Date final scheduled payment is due per the loan documents.
I	9	Street Address			21	General				The street address of the subject property that serves as mortgage collateral.
J	10	City	Key		21	General				The city name where the subject property that serves as mortgage collateral is located.
K	11	County			21	General				The county in which the subject property that serves as mortgage collateral is located.
L	12	Property State	Key		3	General				The standard 2 character abbreviation code for the state in which the subject property that serves as mortgage collateral is located. Ex: CT
M	13	Property Zip Code	Key		6	General				The basic 5 digit zip (or postal) code for the subject property that serves as mortgage collateral.
N	14	Book			9	General				Enter Book Number from mortgage recordation.
O	15	Page			9	General				Enter Page Number from mortgage recordation.
P	16	Next Payment Date	Key		11	Date	YYYYMMDD		format: 20010815	Date of the loan's next scheduled principal and interest payment.
Q	17	Principal and Interest Payment	Key		9	Number	2 decimal places, no dollar sign (\$), no comma separator		format: 999999.99	The total amount of principal and interest due on the loan in effect as of the date of the file.

R	18	Payment Frequency	Key		9	General	Enter type code from legend provided.	01 02 03 04 05	Monthly Quarterly Semi-Annually Annually Other	Code representing the frequency mortgage loan payments are required to be made.
S	19	Original Interest Rate		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99999.999	The interest rate as specified on the mortgage note at the time of the loan's origination.
T	20	Current Interest Rate	Key		9	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99999.999	The interest rate in effect on the mortgage loan as of the cut-off date.
U	21	Current ARM Index Rate	Key	ARMs	4	General	Enter type code from legend provided.	01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Prime Libor - 30 day Libor - 60 day Libor - 90 day Libor - 6 mos Libor - 9 mos Libor - 12 mos Treasury - 3 mos Treasury - 6 mos Treasury - 1 yr Treasury - 2 yr Treasury - 3 yr Treasury - 5 yr Treasury - 7 yr Treasury - 10 yr Treasury - 30 yr Treasury Avg - 12 mos USD Swap 1 Year USD Swap 5 Year USD Swap 10 Year CoFI Freddie Mac - 1 mo Freddie Mac - 3 mos Freddie Mac - 6 mos Freddie Mac - 12 mos FHLB Boston - 1 yr FHLB Boston - 2 yr FHLB Boston - 3 yr FHLB Boston - 5 yr FHLB Boston - 7 yr FHLB Boston - 10 yr Euribor - 3 mos Euribor - 6 mos Bank of NY US Prime Other	The index on which an adjustable rate is based.

V	22	First Rate Adjustment Date		ARMs	11	Date	YYYYMMDD		format: 20010815	Date on which the first interest rate adjustment becomes effective (subsequent to loan origination date).
W	23	Rate Reset Frequency	Key	ARMs	9	General	In number months		After First Interest Rate Adjustment	The frequency which the periodic interest rate is reset due to an adjustment to the ARM index.
X	24	Lifetime Rate Cap	Key	ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99999.999	Maximum interest rate that can be applied to an adjustable rate loan over the course of the loan's life.
Y	25	ARM Margin	Key	ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99999.999	The amount, expressed as a percentage, added to an index of an ARM loan to determine the Note interest rate.
Z	26	Periodic Rate Cap Subsequent to First Rate Adjustment Date		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99999.999	For an ARM loan, on any subsequent adjustment date, the maximum amount the interest rate can change.
AA	27	Loan Type	Key		4	General	Enter type code from legend provided.	01 02 05 06	Fixed Rate Fixed Rate (with IO feature) ARM ARM (with IO feature)	A fully amortizing, level payment mortgage loan with a fixed rate of interest, that repays the debt in constant monthly installments. A mortgage loan whose interest rate adjusts at a specified interval based on a specific index.
AB	28	First Payment Date			11	Date	YYYYMMDD		format: 20010815	The first due date on which the periodic payment is due.
AC	29	Appraised Value	Key		11	Number	2 decimal places, no dollar sign (\$), no comma separator			An opinion of the value of a property at a given time, based on facts regarding the location, improvements, etc., of the property and surroundings.
AD	30	Prepayment Lockout Provision	Key		3	General	Enter type code from legend provided.		Y = Yes, N = No	Indicates if the lender allows prepayment of a loan.
AE	31	Prepayment Lockout End Date	Key		4	General	In number of months			The effective date after which the lender allows prepayment of a loan.
AF	32	Prepayment Penalty Indicator	Key		3	General	Enter type code from legend provided.		Y = Yes, N = No	Indicates if the loan carries a penalty if the mortgagor prepays the loan in full during a specified period of time.
AG	33	Prepayment Penalty Term	Key		4	General	In number of months			The number of months during which the mortgagor would incur a penalty if the loan is prepaid in full.
AH	34	Blank								
AI	35	Original Amortization Schedule	Key		9	General	Enter Original Amortization Schedule stated in number of months, Ex: 120		<i>This is not necessarily equal to the term of the note. (e.g., 10 yr note w/20yr amort.)</i>	
AJ	36	Next Rate Adjustment Date	Key	ARMs	11	Date	YYYYMMDD		format: 20010815	
AK	37	Periodic Rate Floor		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99999.999	
AL	38	Lifetime Rate Floor		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99999.999	Minimum interest rate that can be applied to an adjustable rate loan over the course of the loan's life.
AM	39	Appraisal Date			11	Date	YYYYMMDD		format: 20010815	The date the appraisal value is determined.
AN	40	Debt Service Coverage Ratio	1/		9	Number	3 decimal places, no comma separator			The ratio of net operating income (NOI) to the annual debt service.
AO	41	Net Operating Income			11	Number	Whole dollar. Do not round. No dollar sign (\$), no comma separator			Annual net income remaining after deducting all fixed and operating expenses but before deducting financial charges such as mortgage payments and capital items..

AP	42	Number of Units			6	General	No comma seperator			The number of units of a property at the closing date of the transaction.
AQ	43	Total Square Footage			9	General	No comma seperator			Total square feet leased by the tenant(s).
AR	44	Loan Rating	Key		4	General			User Defined	The institution's interanl loan rating
AS	45	Pledged by an Approved Subsidiary	Key		4	General	Enter type code from legend provided.		Y = Yes, N = No,	The loan is owned by a wholly owned subsidiary that has been pledged to the FHLB.
AT	46	Lead Bank	Key	Participation	4	General	Enter type code from legend provided.		Y = Yes, N = No,	Are you the Lead Bank on this loan?
AU	47	Name of Lead Bank	Key	Participation		General				
AV	48	% of ownership	Key	Participation	4	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99.99	A whole number representing the percentage of ownership.

Certain non-Key fields that are not completed wil be assigned a conservative default value for valuation purposes.

	Field Name	Default Values
1/	Debt Service Coverage Ratio	A DSCR value of 1.0 will be assigned to the loan.