

### 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.

**Note:**

Where specific codes are indicated, it is imperative that these codes be used. Please note that certain fields are only required for ARM loans. Certain fields designated with a footnote are assigned a conservative default value if they are not completed. The applicable default values are listed below and are used for valuation purposes.

Col.		Field Name	Footnotes	ARMs Only	Column Length	Type	Field Characteristics	Codes	Description of Codes	Field Definition
A	1	Docket Number			6	General				Enter FHLB-Boston assigned customer number
B	2	Loan Number			26	General				Enter unique customer loan number for each loan.
C	3	Original Principal Balance			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			11	Number	2 decimal places, no dollar sign (\$), no comma separator		format: 99999999.99	Outstanding actual balance of the loan .
E	5	Property Type			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			31	General				
G	7	Original Note Date			11	Date	YYYYMMDD		format: 20010815	The date the loan took effect as stated on the mortgage note.
H	8	Maturity Date			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			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			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			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			11	Date	YYYYMMDD		format: 20010815	Date of the loan's next scheduled principal and/or interest payment.

Q	17	Principal and Interest Payment			9	Number	2 decimal places, no dollar sign (\$), no comma separator		format: 99999.99	The total amount of principal and/or interest due on the next payment.
R	18	Payment Frequency			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 (%) - Ex: 3.000		format: 99.999	The interest rate as specified on the mortgage note at the time of the loan's origination.
T	20	Current Interest Rate			9	Number	3 decimal places, no comma separator, no percentage sign (%) - Ex: 3.000		format: 99.999	The interest rate in effect on the mortgage loan at the as of date of the loan data.
U	21	Current ARM Index Rate		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	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	The index on which an adjustable rate is based.

								34 35	Bank of NY US Prime Other	
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		ARMs	9	General	In number months		After First Interest Rate Adjustment	The frequency which the periodic interest rate is reset.
X	24	Lifetime Rate Cap		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%) - Ex: 3.000		format: 99.999	Maximum interest rate that can be applied to an adjustable rate loan over the course of the loan's life (per the note). Maximum template value - 99.999
Y	25	ARM Margin		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign - Ex: 2.750		format: 99.999	The amount added to the index rate of an ARM loan to determine the Note interest rate. Example: 3.00% index rate + <b>2.750</b> margin = Note interest rate of 5.75%
Z	26	Periodic Rate Cap Subsequent to First Rate Adjustment Date		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%) - Ex: 2.000		format: 99.999	For an ARM loan, on any subsequent adjustment date, the maximum amount the interest rate can change. Maximum template value - 99.999
AA	27	Loan Type			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 fixed payment mortgage loan with a fixed rate of interest, that repays the debt in constant monthly installments (often a balloon note).  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			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			3	General	Enter type code from legend provided.		Y = Yes, N = No	Indicates if the lender prohibits prepayment of a loan during a specified time frame. Different from a prepayment penalty.
AE	31	Prepayment Lockout End Date			4	General	In number of months.		Ex. 2 year lockout period = 24	The number of months during which the mortgagor is prohibited from repaying or prepaying the loan.
AF	32	Prepayment Penalty Indicator			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			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	Amortization Schedule			9	General	Enter Amortization Schedule stated in number of months, Ex: 240		This is often greater than the term of the note. (e.g., 10 yr note w/20 yr amortization schedule)	An amortization schedule that is greater than the loan term tends to reduce the monthly payments, increase the annual dscr, and has a balloon payment due at maturity.
AJ	36	Next Rate Adjustment Date		ARMs	11	Date	YYYYMMDD		format: 20010815	
AK	37	Periodic Rate Floor		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%) - Ex: 3.000		format: 99.999	Minimum interest rate that can be applied to an adjustable rate loan during the current ARM period.
AL	38	Lifetime Rate Floor		ARMs	9	Number	3 decimal places, no comma separator, no percentage sign (%) - Ex: 3.000		format: 99.999	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 appraised value is determined.

AN	40	Debt Service Coverage Ratio	1/		9	Number	3 decimal places, no comma separator		Ex. 1.25	The ratio of net operating income (NOI) to the annual debt service. NOI/Annual debt payments (P&I)
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 separator			The number of rental units of the property(ies) securing the loan.
AQ	43	Total Square Footage			9	General	No comma separator		Ex. 16760	Total Gross Building Area (GBA)
AR	44	Loan Rating			4	General			User Defined	The institution's internal loan rating
AS	45	Pledged by an Approved Subsidiary			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		Participation	4	General	Enter type code from legend provided.		Y = Yes, N = No,	Are you the Lead Bank/Lender on this loan?
AU	47	Name of Lead Bank		Participation		General				
AV	48	% of ownership		Participation	4	Number	3 decimal places, no comma separator, no percentage sign (%)		format: 99.99 Ex. 51.50	A whole number representing the percentage of ownership.

Certain fields that are not completed will 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.