

**One-to Four Family Residential 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.

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

<b>Minimum Required KEY fields for</b>	Fixed Rate Loans	21	
<b>Minimum Required KEY fields for</b>	ARM Loans	26	Please note that certain fields are only required for ARM loans.

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	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
A	1	Docket Number	Key		GENERAL	VARCHAR2 (6 BYTE)	Maximum column length of 6 digits			Enter FHLB-Boston assigned customer number
B	2	Loan Number	Key		GENERAL	VARCHAR2 (25 BYTE)	Maximum column length of 25 digits			Enter unique customer loan number for each loan.
C	3	Original Principal Balance	Key		NUMERIC	NUMBER (15,2)	(15, 2) Maximum column length of 13 digits to the left of the decimal and 2 digits to the right of the decimal, No dollar sign (\$), and No comma separator.			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		NUMERIC	NUMBER (15,2)	(15, 2) Maximum column length of 13 digits to the left of the decimal and 2 digits to the right of the decimal, No dollar sign (\$), and No comma separator.			Outstanding actual balance of the loan .
E	5	Owner Occupancy Status	Key		GENERAL	VARCHAR2 (6 BYTE)	Maximum column length of 6 digits. Enter type code from legend provided	P S I	Owner Occupied - Primary Residence Owner Occupied - Second Home Investment Property	The residential property physically occupied by the owner for the majority of the year. It is the address of record for the borrower for such activities as federal income tax reporting, voter registration, and occupational licensing A borrower's property that is not their primary residence. Generally, any non-owner occupied property purchased for the primary purpose of profit. The profit may come from rental income or from re-sale.
F	6	Property Type	Key		GENERAL	VARCHAR2 (6 BYTE)	Maximum column length of 6 digits. Enter type code from legend provided	01 02 04 06 09	Single Family Residence Planned Unit Development (PUD) Two Family Condominium Three/Four Family	A residential dwelling unit occupied by a single family. The dwelling unit may be detached from other dwelling units or may be part of one or more attached units. A Planned Unit Development containing attached or detached units. The zoning classification allows for the flexibility in the design of a subdivision. Characteristics generally include an overall density limit for the entire subdivision, and clustered dwelling units that provide common open space. A structure that provides living space (dwelling units) for two families, although ownership of the structure is enhanced by a single deed. A system of ownership of individual units in a multi-unit structure, combined with joint ownership of commonly used property (sidewalks, hallways, stairs, etc.). A residential structure that provides living space (dwelling units) for three to four families, although ownership typically is enhanced by a single deed.

Col.		Field Name	Key Field	ARMs Only	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
G	7	Borrower Name	Key		GENERAL	VARCHAR2 (120 BYTE)	Maximum column length of 120 digits			
H	8	Original Note Date	Key		DATE	VARCHAR2 (8 BYTE)	YYYYMMDD		format example: 20090815	The date the loan took effect as stated on the mortgage note
I	9	Maturity Date	Key		DATE	VARCHAR2 (8 BYTE)	YYYYMMDD		format example: 20090815	Date final scheduled payment is due per the loan documents
J	10	Street Address			GENERAL	VARCHAR2 (50 BYTE)	Maximum column length of 50 digits			The street address of the subject property that serves as mortgage collateral
K	11	City	Key		GENERAL	VARCHAR2 (35 BYTE)	Maximum column length of 35 digits			The city name where the subject property that serves as mortgage collateral is located
L	12	County			GENERAL	VARCHAR2 (50 BYTE)	Maximum column length of 50 digits			The county in which the subject property that serves as mortgage collateral is located
M	13	Property State	Key		GENERAL	VARCHAR2 (2 BYTE)	Maximum column length of 2 digits			The standard 2 character abbreviation code for the state in which the subject property that serves as mortgage collateral is located. Ex: CT
N	14	Property Zip Code	Key		GENERAL	VARCHAR2 (10 BYTE)	Maximum column length of 10 digits			The basic 5 digit zip (or postal) code for the subject property that serves as mortgage collateral
O	15	Book			NUMERIC	NUMBER (10)	Maximum column length of 10 digits. <b>Numeric only. No letters or symbol:</b>			Enter Book Number from mortgage recordation
P	16	Page			NUMERIC	NUMBER (10)	Maximum column length of 10 digits. <b>Numeric only. No letters or symbol:</b>			Enter Page Number from mortgage recordation
Q	17	Next Payment Date	Key		DATE	VARCHAR2 (8 BYTE)	Maximum column length of 8 digits.		YYYYMMDD format example: 20090815	Date of the loan's next scheduled principal and interest payment
R	18	Principal and Interest Paymen	Key		NUMERIC	NUMBER (15,2)	(15, 2) Maximum column length of 13 digits to the left of the decimal and 2 digits to the right of the decimal, No dollar sign (\$), and No comma separator.			The total amount of principal and interest due on the loan in effect as of the date of the file.
S	19	Original Interest Rate	Key	ARMs	NUMERIC	NUMBER (6,4)	(6, 4) Maximum column length of 2 digits to the left of the decimal and 4 digits to the right of the decimal, No percentage sign (%)			The interest rate as specified on the mortgage note at the time of the loan's origination
T	20	Current Interest Rate	Key		NUMERIC	NUMBER (15,2)	(15, 2) Maximum column length of 13 digits to the left of the decimal and 2 digits to the right of the decimal, No dollar sign (\$), and No comma separator.			The interest rate in effect on the mortgage loan as of the cut-off date.
U	21	Current ARM Index Rate	Key	ARMs	GENERAL	VARCHAR (10)	Maximum column length of 10 digits <b>Enter type code from legend provided</b>	01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16	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	The index on which an adjustable rate is based

Col.	Field Name	Key Field	ARMs Only	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
							17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	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 National Average Mortgage Contract Rate National Cost of Funds Index (NCOFI) Contract Rate	
V	22 Rate Reset Frequency	Key	ARMs	GENERAL	NUMBER (3)	Maximum column length of 3 digits. 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
W	23 First Rate Adjustment Date		ARMs	DATE	VARCHAR2 (8)	Maximum column length of 8 digits.		YYYYMMDD format example: 20090815	Date on which the first interest rate adjustment becomes effective (subsequent to loan origination date)
X	24 Lifetime Rate Cap	1/	ARMs	NUMERIC	NUMBER (6,4)	Maximum column length of 2 digits to the left of the decimal and 4 digits to the right of the decimal.		No leading zero, No percentage sign (%), No dollar sign (\$), and No comma separator	Maximum interest rate that can be applied to an adjustable rate loan over the course of the loan's life
Y	25 Teaser Coupon		ARMs	GENERAL	VARCHAR2 (1 BYTE)	Enter type code from legend provided		Y = Yes, N = No	
Z	26 Blank								
AA	27 ARM Margin	Key	ARMs	NUMERIC	VARCHAR2 (15 BYTE)	3 decimal places, no comma separator, no percentage sign (%)		No leading zero, No percentage sign (%), No dollar sign (\$), and No comma separator	The amount, expressed as a percentage, added to an index of an ARM loan to determine the Note interest rate
AB	28 Annual Payment Cap	2/	ARMs	NUMERIC	NUMBER (6,4)	(6, 4) Maximum column length of 2 digits to the left of the decimal and 4 digits to the right of the decimal, No percentage sign (%)		Indicates percent of payment. No leading zero, No percentage sign (%)	Maximum percentage per year by which an adjustable rate mortgage borrower's monthly principal and interest payment can increase.
AC	29 Periodic Rate Cap on First Adjustment Date	3/	ARMs	NUMERIC	NUMBER (8,3)	3 decimal places, no comma separator, no percentage sign (%)		For 2/1, 3/1, 5/1, 7/1, and 10/1 ARMs only. No leading zero, No percentage sign (%)	For an adjustable rate mortgage loan, on its first adjustment date, the maximum amount the interest rate can change.
AD	30 Blank								
AE	31 Periodic Rate Cap Subsequent to First Rate Adjustment Date		ARMs	NUMERIC	NUMBER (8,3)	3 decimal places, no comma separator, no percentage sign (%)		No leading zero, No percentage sign (%)	For an ARM loan, on any subsequent adjustment date, the maximum amount the interest rate can change.

Col.	Field Name	Key Field	ARMs Only	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
AF	32	Loan Type		GENERAL	VARCHAR2 (10 BYTE)	Enter type code from legend provided.	10 11 13 14 16 17 18 19 20 21 26 27 28 29 30 31 40 50 51 52 53 54 60 61 62	Fixed Rate Buy Down GPM GEM ARM 3/1 or 3/ 6 mo ARM 5/1 or 5/ 6 mo ARM 7/1 or 7/ 6 mo ARM 10/1 or 10/ 6 mo ARM 2/1 or 2/ 6 mo ARM ARM (with IO feature) 3/1 or 3/ 6 mo ARM (with IO feature) 5/1 or 5/ 6 mo ARM (with IO feature) 7/1 or 7/ 6 mo ARM (with IO feature) 10/1 or 10/ 6 mo ARM (with IO feature) 2/1 or 2/ 6 mo ARM (with IO feature) Fixed Rate (with IO feature) Balloon Other (<5 yr) 5 Year Balloon 7 Year Balloon 10 Year Balloon 15 Year Balloon (>15yr) 3/27 Two Step 5/25 Two Step 7/23 Two Step	<p>A fully amortizing, level payment mortgage loan with a fixed rate of interest, that repays the debt in constant monthly installments.</p> <p>A cash payment from a borrower to a lender at origination, which reduces the interest rate of the mortgage loan.</p> <p>Graduated Payment Mortgage loan that has a fixed rate of interest but where the monthly payments start at an amount lower than the monthly interest due, and increase over time. The unpaid interest amount is added to the loan's principal balance causing negative amortization to occur.</p> <p>Growing Equity Mortgage loan that has a fixed rate of interest but where the monthly payments increase over time, with the additional funds applied towards the principal balance of the loan, allowing the loan to repay faster.</p> <p>A mortgage loan whose interest rate adjusts at a specified interval based on a specific index.</p> <p>Adjustable rate mortgage with an initial fixed rate period of 36 months and then adjusts at specified intervals (usually every 6 or 12 months) for the remainder of the loan's life.</p> <p>Adjustable rate mortgage with an initial fixed rate period of 60 months and then adjusts at specified intervals (usually every 6 or 12 months) for the remainder of the loan's life.</p> <p>Adjustable rate mortgage with an initial fixed rate period of 84 months and then adjusts at specified intervals (usually every 6 or 12 months) for the remainder of the loan's life.</p> <p>Adjustable rate mortgage with an initial fixed rate period of 120 months and then adjusts at specified intervals (usually every 6 or 12 months) for the remainder of the loan's life.</p> <p>A loan which amortizes according to a specified term but whose total unpaid principal balance is due at a point prior to when the loan fully amortizes.</p> <p>The final payment of the loan is due on the fifth anniversary after origination</p> <p>The final payment of the loan is due on the seventh anniversary after origination</p> <p>The final payment of the loan is due on the tenth anniversary after origination</p> <p>The final payment of the loan is due on the fifteenth anniversary after origination</p> <p>A fixed rate mortgage loan whose coupon resets once at 36 months after origination and is fully amortizing over thirty years.</p> <p>A fixed rate mortgage loan whose coupon resets once at 60 months after origination and is fully amortizing over thirty years.</p> <p>A fixed rate mortgage loan whose coupon resets once at 84 months after origination and is fully amortizing over thirty years.</p>

Col.		Field Name	Key Field	ARMs Only	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
								63	10/20 Two Step	A fixed rate mortgage loan whose coupon resets once at 120 months after origination and is fully amortizing over thirty years.
AG	33	Documentation Type	4/		GENERAL	VARCHAR2 (1 BYTE)	Enter type code from legend provided	C V X Y Z	No Employment/Income Verification Verbal Verification of Employment (VVOE) 11 Months or less Income Verification and Employment Verification 12 to 23 Months Income Verification and Employment Verification 24 Months or more Income Verification and Employment Verification	Encompassing currently employed, start date, position, and probability of continued employment Verified through pay stubs, bank statements or any other verifiable form (typically one pay stub and VVOE) Verified through W-2's, pay stubs, bank statements, or any other verifiable form (typically one pay stub and one W-2 and VVOE for salaried borrowers or one year Federal Tax Form 1040 for self employed borrowers) Verified through W-2's, 1040's, bank statements or any other verifiable form)
AH	34	Loan Purpose	5/		GENERAL	VARCHAR2 (1 BYTE)	Enter type code from legend provided.	P R C	Purchase Rate/Term Refinance Cash-out Refinance	A mortgage loan used to finance the purchase of real property. A refinance transaction in which the new mortgage loan amount is limited to no more than 2% greater than the sum of the remaining balance of the previous first mortgage loan, closing costs (including prepaid items), points, and the amount required to satisfy any mortgage liens that are more than one year old (if the borrower chooses to satisfy them). A refinance transaction in which the amount of money received from the new mortgage loan exceeds the total amount for: repayment of the existing first mortgage loan, closing costs, points, and to satisfy any outstanding subordinate mortgage liens, by the lesser of \$2,000 and 2%. The mortgage loan allows the borrower to receive additional cash that can be used for any purpose.
AI	35	Primary Mortgage Insurer	6/		GENERAL	VARCHAR2 (2 BYTE)	Enter type code from legend provided.	00 01 02 04 05 10 11 12 16 17 20 21 98 99	No Mortgage Insurance Radian Guaranty, Inc ACE Capital Mortgage Reinsurance Co GE Mortgage Insurance Co. Arch Mortgage Insurance Company Mortgage Guaranty Insurance Corp. (MGIC) MassHousing Republic Mortgage Insurance Co MGIC Indemnity United Guaranty Residential Insurance Co. Other MI Provider Lender-paid MI FHA VA	The entity that provides a specified amount of insurance to cover losses on the mortgage loan.
AJ	36	Asset Verifier	7/		GENERAL	VARCHAR2 (1 BYTE)	Enter type code from legend provided		<i>Only required if Loan Purpose (field 34) is set to P = Purchase;</i> = Yes, N = No	Asset verification is the confirmation of funds used for a down payment and closing costs on a purchase money mortgage loan
AK	37	First Payment Date			DATE	VARCHAR2 (8 BYTE)	Maximum column length of 8 digits.		YYYYMMDD format example: 20090815	The first due date on which the periodic payment is due
AL	38	Original LTV Ratio			NUMERIC	NUMBER (8,3)	3 decimal places, no comma separator, No leading zero, No percentage sign (%)		<b>Calculation: Original Principal Balance (field 3) / Appraised Value (field 48).</b>	The ratio of the mortgage loan amount to the lesser of the property's appraised value or selling price at the time of the mortgage loan's origination.
AM	39	Original Term			GENERAL	VARCHAR2 (15 BYTE)	In number of months		<b>Calculation: Maturity Date (field 9) minus Original Note Date (field 8).</b>	The initial number of months between loan origination and the loan maturity date by which the loan amortizes as specified on the mortgage note.

Col.		Field Name	Key Field	ARMs Only	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
AN	40	Mortgage Insurance Coverage	⌘		NUMERIC	NUMBER (8,3)	3 decimal places, no comma separator, no percentage sign (%)		<i>Only required if mortgage insurance indicated (field 35); Indicates percentage of loan balance covered</i>	The percentage of the mortgage loan's principal balance covered by primary mortgage insurance
AO	41	Borrower Credit Quality	Key*		GENERAL	VARCHAR2 (2 BYTE)	Enter type code from legend provided.	A A- B C D	<i>*Only Key if FICO score (field 42) is not completed.</i>	The credit quality of the borrower, as defined by the rules-based underwriting matrix of the originator or conduit and coded in accordance with Standard & Poor's credit matrix.  See Standard & Poor's credit matrix below
AP	42	Current FICO Score	Key		NUMERIC	NUMBER (3)	3 decimal places, no comma separator, no percentage sign (%)			A consumer credit score developed by Fair, Isaac and Co. which is a numerical summary of the relative likelihood that an individual will pay back a loan
AQ	43	Blank								
AR	44	Blank								
AS	45	Combined Original LTV Ratio				NUMBER (8,3)	No leading zero, No percentage sign (%)		<i>Only required if Simultaneous Second (field 47) is set to Y = Yes;</i>	The total amount of all of the outstanding mortgage liens on a property at origination divided by the lesser of the appraised value or the sales price.
AT	46	Combined Current Loan Balance				NUMBER (15,2)	(15, 2) Maximum column length of 13 digits to the left of the decimal and 2 digits to the right of the decimal, No dollar sign (\$), and No comma separator.		<i>Only required if Simultaneous Second (field 47) is set to Y = Yes;</i>	The sum total of the senior and junior-lien mortgage loan balances (used also for simultaneous-second lien loans).
AU	47	Simultaneous Second			GENERAL	VARCHAR2 (1 BYTE)	Enter type code from legend provided	Y = Yes, N = No		A second lien mortgage loan on a property for which a first lien mortgage loan is being submitted for analysis. The originator of the second lien mortgage loan may differ from the originator of the first lien mortgage loan. To the extent that the entity submitting the first lien mortgage loan for analysis knows that a second lien exists, it should be reported at the time of loan file submission.
AV	48	Appraised Value	Key		NUMERIC	NUMBER (15,2)	(15, 2) Maximum column length of 13 digits to the left of the decimal and 2 digits to the right of the decimal, No dollar sign (\$), and 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.
AW	49	Appraisal Type	⌘		GENERAL	VARCHAR2 (2 BYTE)	Enter type code from legend provided	01 02 03 04 05	Tax Assessment Broker Price Opinion Drive-by Form 704 URAR Form 1004, Form 70, Form 72, Form 1025, Form 1073, Form 465, Form 2090, Form 1004C Form 2070 and Form 2075	The valuation for purpose of taxation on a property by a public tax assessor. An opinion of the value of a property from a local real estate broker based on comparable properties for sale (or sold) in the subject property's location. More commonly known as the "Drive-by" report. This is generally exterior only and includes a comparable approach with an estimate of value given on the subject property by the appraiser. This report may or may not include photos. More commonly known as the "full appraisal". The actual name of the report is the Uniform Residential Appraisal Report (URAR). These reports are not appraisal reports. They are generally exterior only (Form 2070 may be interior also) inspection reports that require an inspection of the subject property from the street by a state-licensed or state-certified appraiser without an estimate of market value for the property.

Col.		Field Name	Key Field	ARMs Only	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
								06 07 08 09	Form 2055, Form 1075, Form 466, Form 2095 (Exterior Only) Form 2055 (With Interior Inspection) Automated Valuation Model. <b>Column AX "Automated Valuation Model" will also need to be filled in. See list for codes</b> No Appraisal/Stated Value	This form is a property inspection report where an exterior inspection is performed, and is used to document appraisals for one-family properties (including units in condominium or PUD projects).  Automated system that is used to derive a property value without the opinion of an appraiser. These systems are typically hedonic models or repeat sales indices.
AX	50	Automated Valuation Model			GENERAL	VARCHAR2 (2 BYTE)	<b>Only required if Appraisal Type (field 49) is coded "08" - Automated Valuation Model; See list for codes</b>	AP CM CS HE HP PB PS QT SX VF VP VS VV OT	APS (Fannie Mae) Collateral Market Value (TransUnion) CASA (Fiserv CSW) Home Value Explorer (Freddie Mac) HPA 2000 (MRAC) PowerBase 6.0 (MRAC) PASS (MRAC) Quantum (MRAC) SiteX (Fidelity Hansen Quality) ValueFinder (Countrywide Home Loans) ValuePoint4 (First American) ValueSure (Fidelity Hansen Quality) VeroValue (Veros) Other	Automated system that is used to derive a property value without the opinion of an appraiser. These systems are typically hedonic models or repeat sales indices.
AY	51	Self-Employed Borrower	<u>10/</u>		GENERAL	VARCHAR2 (1 BYTE)	<b>Enter type code from legend provided</b>		Y = Yes, N = No	A borrower who owns at least 25% in a partnership or a corporation, is a sole proprietor, or obtains at least 25% of their annual income from commissions or bonus
AZ	52	Prepayment Penalty Indicator			GENERAL	VARCHAR2 (1 BYTE)	<b>Enter type code from legend provided</b>		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
BA	53	Prepayment Penalty Term			GENERAL	NUMBER (3)	In number of months		<b>Only required if Prepayment Penalty Indicator (field 52) is set to Y = Yes;</b>	The number of months during which the mortgagor would incur a penalty if the loan is prepaid in full.
BB	54	Blank								
BC	55	Original Amortization Term			GENERAL	NUMBER (3)	Enter Original Amortization Term stated in number of months, Ex: 120		<b>Ballon Notes only</b>	The initial number of months between loan origination and the loan maturity date by which the loan amortizes as specified on the mortgage note.
BD	56	Next Rate Adjustment Date	<b>Key</b>	ARMs	DATE	VARCHAR2 (8 BYTE)	Maximum column length of 8 digits.		YYYYMMDD format example: 20090815	
BE	57	First Floor		ARMs		NUMBER (8,3)				
BF	58	Periodic Rate Floor		ARMs	NUMERIC	NUMBER (8,3)	3 decimal places, no comma separator, no percentage sign (%)			
BG	59	Lifetime Rate Floor		ARMs	NUMERIC	NUMBER (8,3)	3 decimal places, no comma separator, no percentage sign (%)			Minimum interest rate that can be applied to an adjustable rate loan over the course of the loan's life
BH	60	Total-Debt-To-Income Ratio	<u>11/</u>		NUMERIC		3 decimal places, no comma separator, no percentage sign (%)			The total monthly liabilities of the borrower including the debt on the subject property, divided by the total monthly income of the borrower and co-borrower, expressed as a percentage

Col.		Field Name	Key Field	ARMs Only	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
BI	61	Pledged by an Approved Subsidiary	Key		GENERAL	VARCHAR2 (1 BYTE)	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.
BJ	62	Qualified Mortgage (QM) Loans	12/		GENERAL	VARCHAR2 (1 BYTE)	Enter type code from legend provided		Y = Yes, N = No	Only loans originated on or after January 10, 2014 and meet the QM criteria should be reported as Yes in the QM column.

Col.	Field Name	Key Field	ARMs Only	Format Type	Data Type	Field Characteristics/ Column Length	Codes	Description of Codes	Field Definition
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Certain non-Key fields that are not completed will be assigned a conservative default value for valuation purposes.

	Field Name	Default Values
1/	Lifetime Rate Cap	12.00% Lifetime cap
2/	Annual Payment Cap	Current Interest Rate plus 2.00%
	Periodic Rate Cap on First Adjustment Date	Current Interest Rate plus 2.00%
3/		
4/	Documentation Type	No employment/Income Verification
5/	Loan Purpose	Cash-Out Refinance
6/	Primary Mortgage Insurer	No Mortgage Insurance
7/	Asset Verifier	No asset Verification
8/	Mortgage Insurance Coverage	Percentage of loan covered by mortgage insurance equals 0%
9/	Appraisal Type	Code 02 - Broker Price Opinion
10/	Self-Employed Borrower	Code Y - Yes
11/	Total-Debt-To-Income Ratio	38 for Conventional loans. 45 for non traditional and loans with FICO less than 660.
12/	Qualified Mortgage (QM) Loans	Code N - No

\*A0

Only in situations where the FICO score field (Column AP) is not filled, the Borrower Credit Quality field must be filled with a grade between "A" and "D", based on the borrower's credit history in accordance with the following guidelines:

	A	B	C	D
<b>Mortgage Credit</b>	Maximum 2X30 past due	Maximum 3X30	Maximum 4X30 OR 1X60	Maximum 5 x 30 OR 2 x 60 OR 1 x 90
<b>Maximum Debt Ratio</b>	< 50%	50%	55%	>55%
<b>Bankruptcy/ Notice of Default</b>	Not in past five years	Not in past three years	Not in past two years	Not in past year
<b>Judgments Not Paid</b>	<\$250	<\$500	<\$1,000	<\$1,500