

## Exhibit A

### HMP Trial Modification and Official Modification Loan Setup Data Elements

The following data elements are necessary for the HMP Loan Setup for Trial Modification and Official Modification transactions.

| Name                               | Definition  | Data Type         | Default  | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|------------------------------------|---|-------------------|--|---|---|
| Servicer Number                    | The Fannie Mae, Freddie Mac lender or non-GSE unique Servicer identifier. Non-GSE Servicers will provide their HMP Servicer Number in this field, if they don't have a Servicer Number already. | Text (30)         | Not null   | M   | M   |
| Servicer Loan Number               | The unique (for the lender) identifier assigned to the loan by the lender that is servicing the loan.   | Text (30)         | Not null   | M   | M   |
| HMP Servicer Number                | A unique identifier assigned to each Servicer that is participating in the HMP program.   | Text (30)         | Not null   | M   | M   |
| GSE Loan Number                    | A unique number assigned to each loan by a GSE (Fannie or Freddie)  | Text (30)         |  | C   | C   |
| Underlying Trust Identifier        | This is the CUSIP associated with the security. A unique identification number assigned to a security by CUSIP (Committee on Uniform Security Identification Procedures) for trading.           | Text (9)          |  | C   | C   |
| Program Type/ Campaign ID          | A new program type that will identify campaign types. The unique identifier of a Loan Workout Campaign.   | Text (14)         |  | M   | M   |
| Investor Code                      | Owner of the mortgage.  | Numeric (4,0)     | 1 - Fannie Mae<br>2 - Freddie Mac<br>3 - Private 4 - Portfolio<br>5 - GNMA 6 - FHLMC | M   | M   |
| Borrower First Name                | First Name of the Borrower of record  | Text (100)        | Not null   | M   | M   |
| Borrower Last Name                 | The last name of the Borrower. This is also known as the family name or surname.  | Text (100)        | Not null   | M   | M   |
| Borrower Social Security Number    | The Social Security Number of the borrower  | Numeric (9)       |  | M   | M   |
| Co-Borrower First Name             | First Name of the co-Borrower of record   | Text (100)        |  | C   | C   |
| Co-Borrower Last Name              | Last Name of the co- Borrower of record   | Text (100)        |  | C   | C   |
| Co-Borrower Social Security Number | The Social Security Number of the Co-Borrower   | Numeric (9)       |  | O   | O   |
| Borrower Execution Date            | This is the date that the borrower signs the initial documentation for a modification.  | Date (CCYY-MM-DD) |  | M   | M   |

| Name   | Definition  | Data Type            | Default  | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|--|---|----------------------|--|---|---|
| Submission Status                              | Status of loan data being submitted   | Numeric (4,0)        | 1-Trial<br>2-Cancel<br>3-Official  | M   | M   |
| Date of Original Note                          | The date on which the original loan funding was dispersed to the borrower(s).   | Date<br>(CCYY-MM-DD) |  | M   | M   |
| Unpaid Principal Balance before modification   | The total principal amount outstanding as of the end of the month. The UPB should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid-in-full, charged-off, REO sold or Service transferred (before modification) | Currency<br>(20,2)   |  | M   | M   |
| Loan Mortgage Type Code                        | The code that specifies the type of mortgage being applied for or that has been granted.  | Numeric (4,0)        | 1 - FHA – Loans insured by the Federal Housing Administration<br>2 - VA – Loans insured by the Department of Veteran’s Affairs,<br>3 - Conventional with PMI – Non-government insured mortgages insured by a private (non-government) insurer.<br>4 - Conventional w/o PMI – Mortgages with neither government nor private mortgage insurance. | M   | M   |
| Last Paid Installment Date before modification | The due date of the last paid installment of the loan.  | Date<br>(CCYY-MM-DD) |  | M   | M   |
| First Lien Indicator                           | The position of this mortgage relative any additional liens on the property. If there are no additional liens, the mortgage is in first position.   | Boolean              | True/False   | M   | M   |
| Foreclosure Referral Date                      | Provide the date that the mortgage was referred to an attorney for the purpose of initiating foreclosure proceedings. This date should reflect the referral date of currently active foreclosure process. Loans cured from foreclosure should not have a referral date.                       | Date<br>(CCYY-MM-DD) |  | O   | O   |
| Projected Foreclosure Sale Date                | Projected date for foreclosure sale of subject property.  | Date<br>(CCYY-MM-DD) |  | O   | O   |
| Hardship Reason Code                           | Identifies the reason for the borrower’s hardship on their mortgage payment obligations.  | Numeric (4,0)        | 1 - Death of borrower, 2 - Illness of principal borrower, 3 - Illness of borrower family member, 4 - Death of borrower family  | M   | M   |

| Name                                  | Definition  | Data Type         | Default   | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|---------------------------------------|---|-------------------|---|---|---|
|                                       |   |                   | member, 5 - Martial difficulties, 6 - Curtailment of income, 7 - Excessive obligation, 8 - Abandonment of property, 9 - Distant employment transfer, 10 - Property problem, 11 - Inability to sell property, 12 - Inability to rent property, 13 - Military service, 14 - Other, 15 - Unemployment, 16 - Business failure, 17 - Casualty Loss, 18 - Energy environment costs, 19 - Servicing problems, 20 - Payment adjustment, 21 - Payment dispute, 22 - Transfer of ownership pending, 23 - Fraud, 24 - Unable to contact borrower, 25 - Incarceration |   |   |
| Monthly Gross Income                  | Total monthly income in dollars for all borrowers on the loan. This is the gross income for all borrowers.  | Currency (20,2)   |   | M   | M   |
| Monthly Debt Payments excluding PITIA | Total amount of monthly debt payments excluding Principal, Interest, Taxes, Insurance and Association Dues (PITIA)  | Currency (20,2)   |   | M   | M   |
| NPV Date                              | Net Present Value – calculation date  | Date (CCYY-MM-DD) |   | M   | M   |
| NPV Model Result Amount Pre-Mod       | Net Present Value amount generated from the model before modification   | Currency (20,2)   |   | M   | M   |
| NPV Model Result Amount Post-Mod      | Net Present Value amount generated from the model after modification  | Currency (20,2)   |   | M   | M   |
| Amortization Term before modification | Represents the number of months on which installment payments are based. Example: Balloon loans have a seven year life (Loan Term = 84) but a 30 year amortization period (Amortization Term = 360). Installment payments are determined based on the 360 month | Numeric (4,0)     |   | M   | M   |
| Interest Rate before modification     | The interest rate in the month prior to loan modification. Please report as rounded to nearest 8th. (e.g. 4.125)  | Numeric (6,4)     |   | M   | M   |
| Principal and Interest                | The scheduled principal and interest amount in the  | Currency          |   | M   | M   |

| Name  | Definition   | Data Type         | Default                     | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|---|--|-------------------|-----------------------------|---|---|
| Payment before modification                 | month prior to loan modification.  | (20,2)            |                             |   |   |
| Escrow Payment before modification          | Report the escrow amount in the month prior to loan modification. The amount of money that is collected from [added on to] the regular monthly mortgage payment to cover periodic payments of property taxes, private mortgage insurance and hazard insurance by the servicer on behalf of the mortgagee. Depending on the mortgage terms, this amount may or may not be collected. Generally, if the down payment is less than 20%, then these amounts are collected by the servicer. | Currency (20,2)   |                             | C   | C   |
| Association Dues/ Fees before modification  | Existing monthly payment for association dues/fees before modification   | Currency (20,2)   |                             | C   | C   |
| Principal Payment Owed or Not Reported      | If borrower has contributed any cash or amounts in suspense  | Currency (20,2)   |                             | C   | C   |
| Other Contributions                         | If there are any amounts contributed by the borrower due to Hazard Claims  | Currency (20,2)   |                             | C   | C   |
| Attorney Fees Not in Escrow                 | Estimated legal fee not in escrow for advances capitalization and liquidation expense calculation  | Currency (20,2)   |                             | C   | C   |
| Escrow Shortage for Advances                | Any Escrow advance amounts to be capitalized.  | Currency (20,2)   |                             | C   | C   |
| Other Advances                              | Other advances for advances capitalization other than escrow. Example: Servicing Fees, etc.  | Currency (20,2)   |                             | C   | C   |
| Borrower Contributions                      | If the borrower is contributing any amounts, they must be reported here  | Currency (20,2)   |                             | C   | C   |
| Modified Loan Term – Officer Signature Date | Servicer sign off at the officer level for the loan modification. This is the date the servicer's officer approved the loan modification. This column will be populated for modification cases that need reclassification. There is no conversion needed for existing cases  | Date (CCYY-MM-DD) |                             | C   | C   |
| Disbursement Forgiven                       | If there are any Forgiven disbursement for advances capitalization   | Currency (20,2)   |                             | C   | C   |
| Monthly Housing Expense before modification | The dollar amount per month of the borrower's present housing expense .May be used for their primary or non-primary residence. This must be Principal, Interest, Taxes, Insurance and Association Dues (PITIA).  | Currency (20,2)   |                             | M   | M   |
| Delinquent Interest                         | Delinquent interest for interest capitalization. It is the amount of delinquent interest from the delinquent loan's LPI date to the workout execution date.  | Currency (20,2)   |                             | M   | M   |
| Interest Owed or Payment Not Reported       | If there is Interest owed/received but not reported for interest capitalization, this field must be populated.   | Currency (20,2)   |                             | C   | C   |
| Servicing Fee Percent after modification    | Percentage of servicing Fee after loan modification ( e.g. 0.25)   | Percentage (2)    |                             | M   | M   |
| Product before Modification                 | The mortgage product of the loan before the modification.  | Numeric (4,0)     | 1- ARM, 2 - Fixed Rate, 3 - | M   | M   |

| Name                                      | Definition  | Data Type         | Default  | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|---|---|-------------------|--|---|---|
|   |   |                   | Step Rate, 4 - One Step Variable, 5 - Two Step Variable, 6 - Three Step Variable, 7 - Four Step Variable, 8 - Five Step Variable, 9 - Six Step Variable, 10 - Seven Step Variable, 11 - Eight Step Variable, 12 - Nine Step Variable, 13 - Ten Step Variable, 14 - Eleven Step Variable, 15 - Twelve Step Variable, 16 - Thirteen Step Variable, 17 - Fourteen |   |   |
| Maturity Date before Modification         | The date on which the mortgage obligation is scheduled to be paid off, according to the mortgage note. Maturity Date is commonly called Balloon Date for balloon loans, for which scheduled amortization does not pay off the balance of the loan, so that there is a final, large "balloon" payment at the end.  | Date (CCYY-MM-DD) |  | M   | M   |
| Remaining Term before Modification        | The number of months until the loan will be paid off, assuming that scheduled payments are made. This will equal lesser of 1. the number of months until the actual balance of the loan will amortize to zero; or 2. the number of months difference between the Loan Extended Term and the number of payments made by the borrower, where number of payments made by the borrower is derived by: Actual Last Paid Installment Date - First Installment Due Date - 1 (in months). | Numeric (4,0)     |  | M   | M   |
| Front Ratio before Modification           | The refreshed Front-end DTI (Principal, Interest, Taxes, Insurance and Association Dues (PITIA)) housing ratio.   | Numeric (4,2)     |  | M   | M   |
| Back Ratio before Modification            | Percentage of borrower's PITIA plus debts to income ratio. Borrower Total Debt To Income Ratio Percent. The monthly expenses divided by the total monthly income for the Borrower. (e.g. 30.25)   | Percentage (2)    |  | M   | M   |
| Principal and Interest Payment at 31% DTI | Principal and Interest payable for a 31% Debt to Income ratio   | Currency (20,2)   |  | M   | M   |
| Principal and Interest Payment at 38% DTI | Principal and Interest payable for a 38% Debt to Income ratio   | Currency (20,2)   |  | M   | M   |
| Property – Number of Units                | Number of units in subject property (Valid values are 1, 2, 3 or 4)   | Numeric (4,0)     |  | M   | M   |

| Name                             | Definition   | Data Type         | Default   | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|----------------------------------|--|-------------------|---|---|---|
| Property – Street Address        | The street address of the subject property   | Text (100)        |   | M   | M   |
| Property – City                  | The name of the city where the subject property is located   | Text (100)        |   | M   | M   |
| Property – State                 | The 2-character postal abbreviation of the state, province, or region of the subject property.   | Text (2)          |   | M   | M   |
| Property – Zip Code              | The code designated by the postal service to direct the delivery of physical mail or which corresponds to a physical location. In the USA, this can take either a 5 digit form (ZIP Code) or a 9-digit form (ZIP + 4). | Text (9)          |   | M   | M   |
| Property Valuation - Method      | Type of value analysis.  | Numeric (4,0)     | 1 - Full appraisal – Prepared by a certified appraiser; 2 - Limited appraisal – Prepared by a certified appraiser; 3 - Broker Price Opinion “BPO” – Prepared by a real estate broker or agent; 4 - Desktop Valuation – Prepared by bank employee; 5 - Automated Valuation Model “AVM” | M   | M   |
| Property Valuation - Date        | Date of the property value analysis  | Date (CCYY-MM-DD) |   | M   | M   |
| Property Valuation – As Is Value | Property as-is value determined by the property valuation  | Currency (20,2)   |   | M   | M   |
| Property Condition Code          | A code denoting the condition of the subject property.   | Numeric (4,0)     | 1 - Excellent<br>2 - Good,<br>3 - Fair<br>4 - Poor<br>5 - Condemned<br>6 - Inaccessible   | M   | M   |
| Property Occupancy Status Code   | A code identifying the occupancy by the borrower of the subject property.  | Numeric (4,0)     | 1- Vacant<br>2 - Borrower Occupied<br>3 - Tenant Occupied<br>4 – Unknown<br>5 - Occupied by Unknown   | M   | M   |
| Property Usage Type Code         | A code identifying the intended use by the borrower of the property.   | Numeric (4,0)     | 1 - Principal Residence<br>2 - Second or Vacation Home<br>3 - Investment Property   | M   | M   |
| Modification Effective Date      | The date on which the loan terms will be modified.   | Date (CCYY-MM-DD) |   | M   | M   |

| Name  | Definition  | Data Type         | Default  | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|---|---|-------------------|--|---|---|
| Product After Modification                        | The mortgage product of the loan, after the modification (Fixed or Step).   | Numeric (4,0)     | 1- ARM, 2 - Fixed Rate, 3 - Step Rate, 4 - One Step Variable, 5 - Two Step Variable, 6 - Three Step Variable, 7 - Four Step Variable, 8 - Five Step Variable, 9 - Six Step Variable, 10 - Seven Step Variable, 11 - Eight Step Variable, 12 - Nine Step Variable, 13 - Ten Step Variable, 14 - Eleven Step Variable, 15 - Twelve Step Variable, 16 - Thirteen Step Variable, 17 - Fourteen | M   | M   |
| Amortization Term after Modification              | The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.  | Numeric (4,0)     |  | M   | M   |
| Unpaid Principal Balance after modification       | The unpaid principal balance of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount. | Currency (20,2)   |  | M   | M   |
| Last Paid Installment Date after modification     | The due date of the last paid installment of the loan.  | Date (CCYY-MM-DD) |  | M   | M   |
| Interest Rate after modification                  | The interest rate in the month after loan modification.   | Numeric (6,4)     |  | M   | M   |
| Interest Rate Lock Date for Modification          | The date that the rate lock was applied - in reference to modification of loan terms  | Date (CCYY-MM-DD) |  | M   | M   |
| Interest Rate Effective Date for Modification     | The date on which the new interest rate will be effective from  | Date (CCYY-MM-DD) |  | M   | M   |
| First Payment Due Date after modification         | First payment due date under the modified terms   | Date (CCYY-MM-DD) |  | M   | M   |
| Interest Rate Step Number after modification      | Number of interest steps required   | Numeric (4,0)     |  | M   | M   |
| Principal and Interest Payment after modification | The P&I amount after modification   | Currency (20,2)   |  | M   | M   |
| Payment Effective Date                            | The date the payment will be effective  | Date (CCYY-MM-DD) |  | M   | M   |
| Escrow Payment after modification                 | Existing monthly payment to escrow-after modification   | Currency (20,2)   |  | M   | M   |

| Name   | Definition   | Data Type         | Default    | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|--|--|-------------------|------------|---|---|
| Monthly Housing Expense After Modification   | The dollar amount per month of the borrowers housing expense after modification .May be used for their primary or non-primary residence. This must be Principal, Interest, Taxes, Insurance and Association Dues (PITIA).                                  | Currency (20,2)   |            | M   | M   |
| Maturity Date after modification   | The maturity date of the loan after modification   | Date (CCYY-MM-DD) |            | M   | M   |
| Principal Forbearance Amount   | The total amount in dollars of the principal that was deferred through loss mitigation.  | Currency (20,2)   |            | C   | C   |
| Term after Modification  | For loans where the term of the loan can be extended rather than increasing the principal and interest payment, this is the total term of the loan including any extension. For all non-extendable loans, the extended term defaults to the original term. | Numeric (4,0)     |            | M   | M   |
| Front Ratio after modification   | Percentage of borrower's PITIA to income ratio   | Percentage (2)    |            | M   | M   |
| Back Ratio after modification  | Percentage of borrower's PITIA plus debts to income ratio  | Percentage (2)    |            | M   | M   |
| Principal Write-Down (forgiveness)   | Amount of principal written-down or forgiven   | Currency (20,2)   |            | C   | C   |
| Paydown or Payoff of Subordinate Liens   | Have sub-ordinate liens been paid off or paid down?  | Boolean           | True/False | C   | C   |
| Paydown or Payoff of Subordinate Liens amount  | Amount of paydown or payoff of subordinate liens   | Currency (20,2)   |            | C   | C   |
| First Interest Rate Reset Date after modification  | The date the interest rate is first scheduled to change.   | Date (CCYY-MM-DD) |            | M   | M   |
| Max Interest Rate after modification   | Interest rate cap for the loan.  | Number (6,4)      |            | M   | M   |
| Trial Payment Amount   | The dollar amount of the trial payment   | Currency (20,2)   |            | M   | O   |
| Length of Trial Period   | The length of the trial period   | Numeric (3,0)     |            | M   | M   |
| 1 <sup>st</sup> Trial Payment Due Date   | The date the 1st payment is due during the trial period  | Date (CCYY-MM-DD) |            | M   | O   |
| 1 <sup>st</sup> Trial Payment Posted Date  | The date the first payment posted during the Trial period  | Date (CCYY-MM-DD) |            | M   | O   |
| 1 <sup>st</sup> Trial Payment Received Amount  | This is the actual amount of the Payment received from the Borrower to the Servicer for the 1st Trial payment.   | Currency (20,2)   |            | M   | O   |
| If the Product Type After Modification is Step Rate then at least one occurrence of the following group of fields must exist. The first occurrence must have a step effective date of 5 years for the first effective due date after modification. |  |                   |            |   |   |
| Step – Interest Rate Step Number   | The sequence is used to uniquely identify and order Loan Interest Rate Adjustment schedule records specific to the loans step rate schedule.   | Numeric (4)       |            | M   | M   |
| Step – Payment Effective Date  | The date the payment will be effective.  | Date (CCYY-MM-DD) |            | M   | M   |



| Name                                     | Definition  | Data Type       | Default | Loan Setup for Trial Period Mandatory / Conditional | Official Modification Mandatory / Conditional |
|--|---|-----------------|---------|---|---|
| Step – Note Rate                         | The interest rate in the month after loan modification.   | Numeric (6,4)   |         | M   | M   |
| Step – New Interest Rate – Step Duration | After modification step duration. If this step is the last step and will be the rate and payment effective for the life of the loan, then duration is not required. | Numeric (4)     |         | M   | M   |
| Step – Principal and Interest Payment    | P&I Amount - The amount of the principal and/or interest payment due on the loan for each installment, beginning on the effective date.                             | Currency (20,2) |         | M   | M   |

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**Exhibit B**  
**HMP Monthly Trial Data Collection Elements**

The following data elements are necessary for recording borrower payments during the trial period.

| Name  | Definition  | Data Type         | Default | Mandatory/Conditional |
|---|---|-------------------|---------|-----------------------|
| Servicer number                               | The Fannie Mae, Freddie Mac lender or non-GSE Servicer unique Servicer identifier. Non-GSE Servicers will provide their HMP Servicer Number in this field, if they don't have a Servicer Number already.  | Text (30)         | N/A     | M                     |
| Servicer Loan Number                          | The unique (for the lender) identifier assigned to the loan by the lender that is servicing the loan.   | Text (30)         | N/A     | M                     |
| HMP Servicer Number                           | A unique identifier assigned to each Servicer that is participating in the HMP program.   | Text (30)         | N/A     | M                     |
| GSE Loan Number                               | A unique number assigned to each loan by a GSE (Fannie or Freddie)  | Text (30)         | N/A     | C                     |
| Trial Payment Number                          | The number of the trial payment being reported. The code that is used to define a single payment number that will be one of a series of payments that together will complete a loan trial payment period. | Numeric (4,0)     | N/A     | M                     |
| 2 <sup>nd</sup> Trial Payment Posted Date     | The date the second payment posted during the Trial period.   | Date (CCYY-MM-DD) | N/A     | C                     |
| 2 <sup>nd</sup> Trial Payment Received Amount | This is the actual amount of the Payment received from the Borrower to the Servicer for the 2 <sup>nd</sup> Trial payment.  | Currency(20,2)    | N/A     | C                     |
| 3 <sup>rd</sup> Trial Payment Posted Date     | The date the third payment posted during the Trial period.  | Date (CCYY-MM-DD) | N/A     | C                     |
| 3 <sup>rd</sup> Trial Payment Received Amount | This is the actual amount of the Payment received from the Borrower to the Servicer for the 3 <sup>rd</sup> Trial payment.  | Currency(20,2)    | N/A     | C                     |
| 4 <sup>th</sup> Trial Payment Posted Date     | The date the fourth payment posted during the Trial period.   | Date (CCYY-MM-DD) | N/A     | C                     |
| 4 <sup>th</sup> Trial Payment Received Amount | This is the actual amount of the Payment received from the Borrower to the Servicer for the 4 <sup>th</sup> Trial payment.  | Currency(20,2)    | N/A     | C                     |

**Exhibit C**  
**HMP Trial Modification and Official Modification Loan Setup Data Elements**

The following data elements are required for monthly loan activity records (LARs). Step rate attributes (interest rate, rate effective date, P&I payment) will only be reported on the

LAR the month before the rate change is effective. The Action Code and Action Date are only reported when a loan is being removed (e.g., payoff, repurchase).

| Name  | Definition  | Data Type         | Default (if applicable)   | Mandatory/Conditional |
|---|---|-------------------|---|-----------------------|
| HMP servicer number                               | A unique identifier assigned to each Servicer that is participating in the HMP program.   | Text (30)         | N/A   | M                     |
| Servicer loan number                              | The unique (for the lender) identifier assigned to the loan by the lender that is servicing the loan.   | Text (30)         | N/A   | M                     |
| Last Paid Installment Date after modification     | The due date of the last paid installment of the loan.  | Date (CCYY-MM-DD) | N/A   | M                     |
| Unpaid Principal Balance after modification       | The unpaid principal balance of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount. | Currency(20,2)    | N/A   | M                     |
| Interest payment                                  | Interest portion of the P&I   | Currency(20,2)    | N/A   | M                     |
| Principal payment                                 | Principal portion of the P&I remitted   | Currency(20,2)    | N/A   | M                     |
| Interest rate after modification                  | The interest rate in the month after loan modification.   | Numeric (6,4)     | N/A   | C                     |
| Interest rate effective date for modification     | The date on which the new interest rate will be effective from  | Date (CCYY-MM-DD) | N/A   | C                     |
| Principal and Interest Payment after modification | The P&I amount after modification   | Currency(20,2)    | N/A   | C                     |
| Step – Principal and Interest Payment             | P&I Amount - The amount of the principal and/or interest payment due on the loan for each installment, beginning on the effective date.   | Currency(20,2)    | N/A   | C                     |
| Action code                                       | A code reported by the lender to update the loan that indicates the action that occurred during the reporting period  | Numeric           | Allowable values:<br>60 (payoff)<br>65 (repurchase)<br>70 (liquidation held for sale)<br>71 (liquidation 3 <sup>rd</sup> party sale/<br>condemnation/<br>assigned to FHA/VA)<br>72 (liquidated – pending conveyance)<br>77 (Deed-in-Lieu with Jr. lien)<br>78 (Short Sale)<br>79 (Short Sale with Jr. Lien) | C                     |
| Action code date                                  | The effective date of the action associated with the action code specified on the incoming LPC Transaction by the Servicer. The action date is required for certain action codes.                             | Date (CCYY-MM-DD) | N/A   | C                     |