FR Y-14M: First Lien Closed-end 1-4 Family Residential Loan Data Dictionary

Loan Population

- The active loan population includes all loans directly held on the BHC's portfolio <u>and all </u>loans serviced by the BHC in that period.
  - o Portfolio loans are defined as all loans meeting the definition of FR Y-9C, Schedule HC-C, item 1.c.(2)(a) (first lien closed-end loans secured by 1-4 family residential real estate).
  - o Serviced loans include those meeting the definition of loans reported in FR Y-9C, Schedule HC-S, Item 1.(column A), Schedule HC-S Item M.2.a, Schedule HC-S, Item M.2.b, and all first lien loans meeting the definition of loans reported in Schedule HC-S, Item M.2.d.
- In addition to loans that are currently active during the reporting period, the following loans should also be included:
  - o All inventory that has been transferred to another servicer, but only if transferred during the reporting month.
  - o All inventory that was liquidated, but only if liquidated during the reporting month.

Additional Formatting

- The collection includes both <u>loan level</u> and <u>portfolio level</u> variables.
- The institutions should provide the <u>loan level</u> data each month in a single text file. This will be a "month-end" file produced each month and reported no later than thirty (30) calendar days after the end of the reporting month. This file will contain one record per active loan in the contributor's inventory.
- Institutions should provide a separate text file for the <u>portfolio level</u> variables. This will be a "month-end" file produced each month and reported no later than thirty (30) calendar days after the end of the reporting month. This file will contain one record per portfolio segment. Portfolio segments are defined as:
  1. **Serviced** – All serviced loans
  2. **Portfolio HFI Purchased Impaired** – All portfolio loans held for investment and accounted for in accordance with ASC subtopic 310-30; loans and debt securities acquired with deteriorated credit quality (formerly AICPA statement of position 03-3, accounting for certain loans or debt securities acquired in a transfer).
  3. **Portfolio HFI FVO / HFS** – All portfolio loans held for investment measured at fair value under a fair value option or held for sale.
  4. **Other Portfolio** – All portfolio loans not measured at fair value and not purchase impaired
- Options for all fields are comprehensive in identifying a valid value for all loans regardless of status.   If a mandatory field is unknown or unavailable and the field definition does not indicate 'Unknown' as a valid field option, the field should be left NULL and it will be treated as missing data.
- Optional and best efforts fields are noted in the instructions in the table below.
- No quotation marks should be used as text identifiers.
- Please do not provide a header row
- Inactive inventory that was paid off in one manner or another (servicing transfer, involuntary liquidation or paid-in-full by borrower) before the beginning of the reporting month should not be included.
- The tables on the following pages give more information the fields that should be contained in each of the files.

Loan Level Table

Field No.	Variable Name	Detailed Description	Allowed Values	Format
1	Loan Number	Loan Number - An identifier for a loan that will be the same from month to month. Reference numbers may be used in lieu of actual loan numbers as long as it meets these criteria. This loan identifier must uniquely identify any loan in the file. It must identify the loan for its entire life and most be unique (piggy-backs should be separated).	A contributor-defined alpha-numeric value up to 32 characters.	Character (32)
2	Loan Closing Date	Loan Closing Date - The date the loan originally closed. If the loan closing date is not available, then the origination date on the loan can be used instead to populate this field. This field will be used to determine the loan's vintage.	YYYYMMDD	YYYYMMDD
3	First Payment Date	First Payment Date - The date the borrower was scheduled to make the first payment on the loan, or first started making payments on the loan. This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.	YYYYMMDD	YYYYMMDD
4	Property State	Property State - The state in which the property is located. Contributors should be careful to provide the property state (not the billing address state of the borrower), as the two may differ for non-Owner Occupied properties.	Two-letter postal codes for the state.	Character (2)
5	Property ZIP Code	Property Zip - Five-digit ZIP code. Be sure to provide the property ZIP code (not the billing address).	Five-digit, Include leading zeroes, e.g.: 00901, 10101	Character(5)
6	Original Loan Amount	Original Loan Amount - The dollar amount of the funds disbursed to the borrower at the time of loan closing. Amount of loan rounded to the nearest whole dollar.	e.g., 125000 for $125,000.00 Use banker's rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
7	Original Property Value	Original Property Value – The property value in dollars at the time the loan was originated, defined as the lesser of selling price or the appraised value of the property securing the mortgage at origination. This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.	e.g., 125000 for $125,000.00 Use banker's rounding.	Whole Number
8	Original LTV	Original LTV – The original loan-to-value (LTV) ratio is the original loan amount divided by the lesser of the selling price or the appraised value of the property securing the mortgage at origination.	Provide as a fraction. E.g.: 0.8 for 80% 1.05 for 105%	Numeric, to 2 decimals. Please see "Allowed Values"
9	Original Combined LTV	Original Combined LTV – The original combined loan-to-value (CLTV) ratio is the original first loan amount and any junior liens at the time of origination divided by the lesser of the selling price or the appraised value of the property securing the mortgage at origination. This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.	Provide as a fraction. E.g.: 0.8 for 80% 1.05 for 105%	Numeric, to 2 decimals. Please see "Allowed Values"
10	Income Documentation	Describes how the borrower's income levels were documented at time of origination. • Full – The borrower provided full verification of income levels via W2, pay stubs, tax returns, etc.; and other underwriting criteria were documented. • Alt / Low - The mortgages qualified and underwritten under lender programs designed without requiring verification of employment, assets, mortgage/rental history and/or DTI of the borrower. This categorization applies to any combination of the aforementioned limited documentation standards, excluding Stated Income programs. • Stated - Stated Income includes all mortgages where the borrower was qualified for approval based on representation of income, without direct verification of either	Income Documentation Coding 1 Full 2 Alt/Low –Lender 3 Alt/Low – Borrower 4 Alt/Low - Unknown 5 Stated – Lender 6 Stated – Borrower 7 Stated – Unknown	Character (1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		the source or amount of said income by the lender. Assets were not verified. This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.		
11	DTI Ratio--Back-end at Origination	Debt to Income (DTI) - This ratio is the percent of a borrower's total monthly debt payments (including proposed housing expenses) divided by his or her gross monthly income, used to determine the mortgage amount that qualifies a borrower. This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.	Whole Number, e.g.,: 36, 42	Whole Number
12	DTI Ratio Front-end at Origination	DTI Ratio (Front-end) at origination – Report the Front-end DTI (PITI Housing Ratio) at origination of the mortgage. Alternatively, gross monthly income – refreshed at modification.	Whole Number, e.g.,: 36, 42	Whole Number
13	Origination FICO	FICO Score – original The credit score of the borrower at origination using the FICO scaling from 300 to 899. The statistically calculated credit score of all borrowers developed by the Fair Isaac Corporation used to evaluate the creditworthiness of the borrower. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the mortgage underwriting decision was based.	The credit score of the borrower at origination using the FICO scaling from 300 to 899. Provide as a whole number, e.g.:759	Whole Number
14	Occupancy	Report Occupancy related information available on the mortgage at the time of origination	Occupancy Coding 1 = Primary 2 = Second Home 3 = Non Owner / Investment U = Unknown	Character(1)
15	Credit Class	Credit Class – Servicer defined Prime, Alt-A and Non-prime designation. Please note that this is a servicer defined field	1 = Prime 2 = Alt-A 3 = Non-prime 4=Government Owned	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		Note: Many government programs are constructed outside the conventional market where these definitions apply. For this reason, we have added a new code value of '4' for government loans, since they are difficult to classify within these definitions.		
16	Loan Type	Indicate the product group (i.e. loan type) • FHA Residential - Loans insured by the Federal Housing Administration • VA Residential - Loans insured by the Department of Veterans Affairs • Conventional without Private Mortgage Insurance - Conventional w/o PMI – Mortgages with neither government nor private mortgage insurance • CRA, House America •FHA Project •Conventional with Private Mortgage Insurance - Conventional with PMI – Non-government insured mortgages insured by a private (non-government) insurer • HUD 235 Loans • Other • Unknown	Loan Type Coding 1 = FHA Residential 2 = VA Residential 3 = Conventional without Private Mortgage Insurance 4 = CRA, House America 5 = FHA Project 6 = Conventional with Private Mortgage Insurance 7 = HUD 235 Loans Y = Other U = Unknown	Character(1)
17	Lien Position at Origination	Lien Position at Origination – The position of this loan relative to any additional liens on the property. If there are no additional liens, loan is in first position. If lien position is greater than 3, then code as 3.	1 = First lien 2 = Second lien 3 = Third lien or greater U = Unknown	Character(1)
18	Loan Source	Identifies the source by which the servicer originated or otherwise acquired the mortgage. At the servicer's discretion, acquired servicing may be reported as retail, broker, or correspondent originations to the extent the information is available. • Retail – Report all mortgages originated through the reporting institution's retail, including branch or internet, production	1 = Retail (Branch, Internet) 2 = Wholesale 3 = Correspondent 4 = Servicing Rights Purchased 5 = Bulk Purchased 6 = Wealth Management / Private Banking U = Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		channel.		
		• Wholesale (Broker) - Report all mortgages originated through the reporting institution's wholesale/broker production channel. Report as broker originated all third-party originated loans where the bank cannot distinguish between broker and correspondent originated.		
		• Correspondent - Mortgages acquired through the reporting institution's correspondent production channel. This includes all mortgage whole loans purchased on a recurring basis (flow) from another correspondent institution, eligible for securitization into the secondary markets or portfolio retention on the bank's balance sheet. Report as broker originated all third-party originated loans when the bank cannot distinguish between broker and correspondent originated.		
		• Bulk Purchase – Pools of mortgage whole loans purchased from a third party originator for the right to securitize or retention in the bank-owned portfolio. Residential Mortgages acquired for the Servicing Portfolio in this manner are typically negotiated as one-time transactions between a Mortgage Institution and an independent third party originator (Mortgage Company or Correspondent). Report all bulk acquisitions and correspondent flow acquisitions as correspondent originated when the institution cannot distinguish between these categories. Also, include loans acquired by the Servicer through a corporate transaction involving the merger or acquisition of another non-affiliated corporation. Do not label bank acquisitions as Bulk Purchases.		
		• Servicing Rights Purchased - Refers to a separately negotiated purchase of mortgage servicing rights (PMSR) from a third party. When the servicer cannot distinguish between bulk whole loan and bulk servicing acquisitions, the servicer should report all of these acquisitions consistently in the category that represents the majority of the servicer's acquisitions. Note: This reporting		

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		category applies exclusively to the Servicing Portfolio. • Wealth Management/Private Banking – report all loans originated through a servicer's private wealth management or private banking division.		
19	Product Type	Product Type – Identifies the product type of the mortgage including the interest type, amortization term and initial fixed period for hybrid products.	Product Type 1 = Fixed 30 2 = Fixed 20 3 = Fixed 15 4 = ARM 2 5 = ARM 3 6 = ARM 5 7 = ARM 7 8 = ARM 10 9 = ARM Other 10 = Other	Character(2)
20	Loan purpose coding	The purpose for the loan origination	Loan Purpose Coding 1 = Purchase 4 = Rate / Term Refinance 5 = Cash-Out Refinance 6 = Other Refinance 7 = Home Improvement 8 = Debt Consolidation 9 = Education A = Medical Y = Other U = Unknown	Character(1)
21	Number of units	Number of units to the property – Provide the number of units of the property. If the actual number of units is not available for multi-family properties please code this field with a U. This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.	1 = one unit 2 = two units 3 = three units 4 = four units Y = Other U = Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
22	Mortgage Insurance Coverage Percent at Origination	For loans with loan level mortgage insurance coverage, provide the mortgage insurance coverage percent at origination	Provide as a fraction. E.g.: 0.8 for 80% 1.05 for 105%	Numeric, to 2 decimals. Please see "Allowed Values"
23	Property Type	Indicate the type of the property	1 = SFR 2 = Condo 3 = Co-Op 4 = 2-4 Units 5 = Townhouse 6 = PUD 7 = 5+ Units E = Commercial F = Mixed Use M = Manufactured Housing Z = Other U = Unknown	Character(1)
24	Balloon Flag	Balloon Flag Indicate if the mortgage has a balloon payment.	Y=Yes N=No U=Unknown	Character(1)
25	Balloon Term	Balloon Term (In Months) – For mortgages with a final balloon payment, the term in months between the loan closing date and the due date for the final payment before the note resets (e.g., 84 months for a 7-year balloon).	Whole Number	Whole Number
26	Buydown Flag	An indicator to identify loans that are buy downs	Y=Yes N=No U=Unknown	Character(1)
27	Interest Only at Origination	Interest Only at Origination Flag - Indicates if the loan was an IO loan at the time of origination. That is, at origination, was the normal monthly payment for the loan just interest. An interest only (IO) mortgage is a nontraditional mortgage which allows the borrower to pay only the interest due on the loan for a specified number of years, and	Y=Yes N=No U=Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		whose interest rate may fluctuate or be fixed. After the interest-only period, the rate may be fixed or fluctuate based on the prescribed index, with payments including both principal and interest.		
28	Recourse flag	Recourse Flag Please note that codes 'Y' and 'N' would only apply to loans not on a bank's portfolio. For Portfolio loans, please use a code 'P' to indicate portfolio loans.	Y=Yes N=No P=Portfolio Loan U=Unknown	Character(1)
29	ARM Initial Rate	Initial interest rate on the loan	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
30	ARM Initial Rate Period	ARM initial rate adjustment period (In months) Identifies the term, in months, from the time of origination to the first interest rate change date for ARMs.	Whole Number	Whole Number
31	ARM Periodic Interest Reset Period	ARM Periodic Interest Reset Period (In Months) Identifies the term, in months, from the end of the initial reset period to the next for the remaining life of the mortgage.	Whole Number	Whole Number
32	Arm Index	Arm Index – Report the index used as the basis for determining the monthly interest rate	07 = COSI - Cost of Savings Index 10 = Tbill Unknown Type 11 = Tbill 3mo 12 = Tbill 6mo 13 = Tbill 1yr 14 = Tbill 3yr 15 = Tbill 5yr 1Z = Tbill Other 20 = COFI Unknown Type 21 = COFI 11th District 22 = COFI NM 2Z = COFI Other 30 = LIBOR Unknown Type	Character(2)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
			31 = LIBOR 3mo 32 = LIBOR 6mo 33 = LIBOR 1yr 3Z = LIBOR other 40 = FHLBB Ntl Mtg Rt 50 = Bank Prime Rate 60 = Certificate of Deposit 70 = FNMA/FHLMC 80 = MTA (Moving Treasury Avg) 81 = LAMA(LIBOR Annual Moving Avg) ZZ = Other UU = Unknown	
33	ARM Margin at Origination	ARM margin Represents margin for adjustable rate loans Report the rate that is added to the index to determine the monthly interest rate at origination of the loan.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
34	ARM negative amortization % limit	ARM negative amortization % limit. Represents negative amortization limit expressed as a percent of original loan amount.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
35	ARM periodic rate cap	ARM periodic rate cap Periodic interest rate cap for adjustable rate loans Absolute rate cap (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
36	ARM Periodic Rate Floor	ARM Periodic Rate Floor Periodic interest rate floor for adjustable rate loans Absolute rate floor (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"

Field No.	Variable Name	Detailed Description	Allowed Values	Format
37	ARM Lifetime Rate Cap	ARM Lifetime Rate Cap Represents lifetime interest rate for adjustable rate mortgages. Absolute rate cap (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
38	ARM Lifetime Rate Floor	ARM Lifetime Rate Floor Represents minimum lifetime interest rate for adjustable rate mortgages. Absolute rate floor (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
39	ARM Periodic Pay Cap	Represents cap on monthly payments for adjustable rate mortgages	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
40	ARM Periodic Pay Floor	Represents floor on monthly payments for adjustable rate mortgages	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
41	Option ARM Flag	Option ARM at Origination - A payment Option ARM is a nontraditional mortgage that allows the borrower to choose from a number of different payment options. For example, each month, the borrower may choose: a minimum payment option based on a ''start'' or introductory interest rate, an interest-only payment option based on the fully indexed interest rate, or a fully amortizing principal and interest payment option based on a 15-year or 30-year loan term, plus any required escrow payments. Payments on the minimum payment option can be less than the interest accruing on the loan, resulting in negative amortization. The interest-only option avoids negative amortization, but does not provide for principal amortization. After a specified	Y=Yes N=No	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		number of years, or if the loan reaches a certain negative amortization cap, the required monthly payment amount is recast to require payments that will fully amortize the outstanding balance.		
42	Negative Amortization Flag	Negative amortization flag - Indicate all mortgages that have or potentially can have a feature that allows the borrower to pay an amount that is less than the interest accruing on the mortgage, resulting in negative amortization.	Y=Yes N=No	Character(1)
43	Original Loan Term	Original Loan Term – The term in months between the loans closing date and maturity date.	Whole Number Allowable values: 0 – 600	Whole Number
44	Original Interest Rate	Original Interest Rate – The annual percentage rate as specified on the mortgage note at the time of origination.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
45	Principal and Interest (P&I) Amount at Origination	Principal and Interest (P&I) Amount at Origination – Report the scheduled principal and interest amount at the origination of the loan. This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number
46	Pre-payment Penalty Flag	Pre-payment Penalty Flag - A flag to indicate if the loan carries a penalty if the borrower prepays the loan during a specified period of time.	Y=Yes N=No U=Unknown	Character(1)
47	Pre-Payment Penalty Term	Pre-Payment Penalty Term (In Months) The time period from loan origination that a prepayment penalty applies (if applicable).	Whole number in months. E.g., 36 for 36 months (3 years).	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
48	Current FICO	FICO/Credit Score – Current The Current FICO reflects the refreshed score based on the Fair Isaac calculation. The most recently determined FICO score of the borrower. This field is optional for all loans.	Provider as a whole number, e.g.:723	Whole Number
49	Interest Only in Reporting Month	The current value for the IO Flag – indicates if the loan is currently an IO loan or not. Identifies whether the minimum mortgage payment in the reporting month represents only the interest due on the loan.	N = Was not I/O in reporting month Y = Was I/O in reporting month U = Unknown	Character(1)
50	Investor Type	Identifies the owner of the mortgage • GNMA - Serviced mortgages that are owned by GNMA • FNMA - Serviced mortgages that are owned by FNMA • FHLMC - Serviced mortgages that are owned by FHLMC • Private Securitized - Loans securitized by private-label (non-Government, non-GSE) issuers. • GNMA Buyout Loans-- Loans bought out of GNMA securities pools • Local Housing Authority-Loans bought by LHAs • Portfolio - Mortgages owned and held on the bank's balance sheet. Include both Held for Sale or Held for Investment in this category. • Federal Home Loan Bank (FHLB)-Loans or securities bought by FHLBs • Unknown	Investor Coding 1 = GNMA 2 = FNMA 3 = FHLMC 4 = Private Securitized 5 = GNMA Buyout Loans 6 = Local Housing Authority 7 = Portfolio 0 = Federal Home Loan Bank (FHLB) U = Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
51	Servicer Advances	Servicer Advances – Total delinquent advances made by the servicer on past due mortgages. Include both corporate (including maintenance and property preservation costs) and escrow advances in this amount.	e.g., 125000 for $125,000.00 If no servicer advances exist, please populate as 0.	Whole Number
52	Option ARM in Reporting Month	Option ARM in Reporting Month – Identifies whether a mortgage allows a borrower a choice of payment options in the reporting month.	N = Was not Option ARM in the reporting month Y = Was Option ARM in the reporting month	Character(1)
53	Bankruptcy flag	Bankruptcy flag – Flag all loans where the servicer has been notified of the borrower's bankruptcy declaration. Indicates whether the borrower is in bankruptcy as of the end of the reporting month.	N = Not in bankruptcy in reporting month Y = In bankruptcy in reporting month	Character(1)
54	Bankruptcy Chapter	Bankruptcy Chapter - For all the loans with a Bankruptcy Flag, indicate the Bankruptcy Chapter Type	7 = Chapter 7 9 = Chapter 9 11 = Chapter 11 12 = Chapter 12 13 = Chapter 13 U = Unknown	Character(2)
55	Next Payment Due Date	Next payment due date – The due date for the next outstanding payment on the mortgage. For delinquent loans this date will be in the past.	YYYYMMDD	YYYYMMDD
56	Current Interest Rate	Current Interest Rate – The annual percentage rate of the mortgage as of the last day of the reporting month.	Provide as a fraction. E.g.: 0.1075 for 10.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
57	Remaining Term	Report the remaining term of the loan in months.	Whole Number	Whole Number
58	Scheduled principal balance amount	Report the scheduled principal balance amount for the borrower	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
59	Principal and Interest (P&I) Amount Current	Principal and Interest (P&I) Amount Current – Report the scheduled principal and interest due from the borrower in the reporting month.	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number
60	Principal Balance	Unpaid Principal Balance – 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	Current unpaid balance at end of the reporting month rounded to the nearest dollar. e.g., 32123 for $32,122.81 Use banker's rounding	Whole Number
61	Foreclosure Sale Date	Report the date that the foreclosure sale occurs on the subject property. This is typically the end of the foreclosure process, unless the borrower is in a state that allows for the right of redemption.	YYYYMMDD	YYYYMMDD
62	Foreclosure Referral Date	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.	YYYYMMDD	YYYYMMDD
63	Foreclosure Suspended	Foreclosure Suspended – Report all loans where foreclosure activities are being suspended due to loss mitigation or bankruptcy proceedings. Flag indicating an active foreclosure suspension	N = Foreclosure was not suspended in the reporting month (also code for loans not in foreclosure). Y = Foreclosure was suspended as of the last day of the reporting month.	Character(1)
64	Paid-in-full coding	Indicates whether and how the loan was paid in full Provide the method for any loan that was paid-in-full during the reporting month. • **Paid-in-full this month by home owner** – Code all instances where the loan has been paid in full by the borrower either through refinance of the mortgage, sale of the property or principal payment in full. • **Foreclosure Completed This Month** • **Servicing Transfer** – Code all instances	0 = Not Paid-In-Full 1 = Paid-In-Full This Month by home owner 2 = Foreclosure Completed This Month 3 = Servicing Transferred This Month	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		where the servicing of the mortgage has been transferred or sold to another institution during the reporting month.		
65	Foreclosure Status	Foreclosure Status – Identifies the current foreclosure status as of the end of the reporting month. • **In foreclosure, pre-sale** – Coded for any mortgage that has been referred to an attorney for loss mitigation proceedings but has not yet gone to foreclosure sale. • **Post-sale Foreclosure** – Coded for any loan where the bank has obtained title at foreclosure sale, but the property is not yet actively being marketed. Typically this will include loans that are in redemption or being repaired. If this information is not available, please code the loan as OREO. • **REO** – Coded for any mortgage where the bank has obtained title at foreclosure sale and the property is on the market and available for sale. Also code instances where the bank has obtained title but the availability for sale is not known.	Allowable Code values - 0 = Not in foreclosure 1 = In foreclosure, pre-sale 2 = Post-sale foreclosure, Redemption, non-REO (if available, otherwise REO) 3 = REO	Character(1)
66	Repurchase Type	Loan Repurchase Type	Code values: 0 = None 1 = In Process 2 = Complete & Repurchased 3 = Complete and NO Repurchase	Character(1)
67	Repurchase Request Date	Repurchase Request Date	YYYYMMDD	YYYYMMDD
68	Refreshed Property Value	Refreshed property value – Provide the most current property value if updated subsequent to loan origination. Only provide a refreshed value when it is based on a property-specific valuation method (i.e., do not provide a refreshed property value based solely on applying a broad valuation index to all properties in geographic area.) The refreshed LTV refers to the servicer periodically updating the estimate of value to recalculate loan-to-value using the current loan balance.	Do not report where the refreshed property value was not obtained within the last year.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
69	Refreshed Property Valuation Method	The valuation method for any refreshed values. Identifies the method by which the value of the property was determined. Options are: • **Full appraisal** – Prepared by a certified appraiser • **Limited appraisal** – Prepared by a certified appraiser • **Broker Price Opinion "BPO"** – Prepared by a real estate broker or agent • **Desktop Valuation** – Prepared by bank employee • **Automated Valuation Model "AVM"**	Code Values: 1 = Full Appraisal 2 = Limited Appraisal 3 = Broker Price Opinion 4 = Desktop Valuation 5 = Automated Valuation Model 6 = Unknown 7 = TAV – Tax Assessed Value	Character(1)
70	Most Recent Property Valuation Date	The date on which the most recent refreshed property value was obtained.	YYYYMMDD	YYYYMMDD
71	Refreshed CLTV After Modification	Refreshed CLTV After Modification – Report the calculated combined loan-to-value ratio after the modification.	Provide as a fraction. E.g.: 0.85 for 85%	Numeric, up to 2 decimals. Please see "Allowed Values"
72	Refreshed DTI Ratio (Back-end)	Refreshed DTI Ratio (Back-end) – Report the refreshed Back -end DTI Ratio.	Whole Number	Whole Number
73	Refreshed DTI Ratio (Front-end)	Refreshed DTI Ratio (Front-end) – Report the refreshed Front-end DTI (PITI Housing Ratio).	Whole Number	Whole Number
74	Modification Type	Modification Type – This field should be populated for any loan that is currently operating under modified terms and identifies the specific terms that were altered through loss mitigation efforts. This field is independent of investor and speaks only to the nature of the program. For example a FNMA loan may be modified under either a FDIC or proprietary modification program – in these cases this field would be populated with either the FDIC or proprietary codes while the Investor field	0 = Loan has not been modified 6 = ASF Streamline 8 = FHFA Streamline (Specific to program announced 12/15/08) 9 = FDIC Streamline ("Mod in a Box") 10 = Proprietary Systematic Program 11 = Proprietary Other 12 = Home Affordable Modification	Numeric

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		would identify the modification as being performed on a FNMA loan. • Loan has not been modified. • ASF Streamline - Report all loan modifications in conformance with the ASF's December 6, 2007 "Streamlined Foreclosure and Loss Avoidance Framework for Securitized Subprime Adjustable Rate Mortgage Loans." • FHFA Streamline – Report all loan modifications pursuant to the FHFA streamline modification program that became effective 12/15/08. FHFA investor loans modified under an alternative plan should be coded in accordance with those plans. • FDIC Streamline ("Mod in a Box") – Report all loan modifications that include any third party investor and/or proprietary systematical modifications that are patterned on the FDIC program. • Proprietary Systematic Program – Report all other proprietary systematic programs target at applicable segments of mortgage borrowers. The "proprietary" nature of this field references the modification program and not the investor, any loan modified under a proprietary systematic program should receive this code regardless of investor. • Proprietary Other – Report any modification type not covered by the previous categories. As with the proprietary systematic modifications, this field is independent of the investor. • Home Affordable Modification Program – Report any loans modified under the Home Affordable Modification Program Guidelines released March 4, 2009. Do not report the transaction as a modified loan until successful completion of the stipulated trial plan.		

Field No.	Variable Name	Detailed Description	Allowed Values	Format
75	Last Modified Date	Last Modified Date – Provide the date on which the loan terms were most recently modified	YYYYMMDD Do not populate for loans that have not been modified.	YYYYMMDD
76	Active Repayment Plan Flag	Active Repayment Plan Flag – Code as "Y" all loans that are active and performing according to the terms of a repayment plan as of the end of the reporting month. Do not code as active any loan currently operating under a stip-to-mod plan where the loan is scheduled to be modified if the terms of the stipulated repayment plan are met.	N = No repayment plan is in effect in the reporting month. Y = The loan is actively performing under a repayment plan.	Character(1)
77	Workout Type Completed	The type of loss mitigation workout. Only coded for loans that successfully completed the loss mitigation workout in the current month. Workout Type Completed – This field should be coded for any loan where a loss mitigation effort has been successfully completed in the current month. Successful completion is defined as the closing of loss mitigation activities where the borrower has no remaining delinquent obligations to the servicer. The field should be coded in only the reporting month when the workout type was completed and not in subsequent months. Specific coding instructions follow: • Code 1 Modification - Populate in the month that the modification is completed and the new loan terms are in effect. Do not include modifications, such as those performed under the Home Affordable program that were completed following a trial or stipulated repayment period – these	0 = No workout completed or unsuccessful resolution of a loss mitigation effort. 1 = Modification 2 = Repayment Plan 3 = Deed in Lieu 4 = Short Sale 5 = FHA Partial Claim 6 = FHA Secured 7 = VA Refund 8 = Stipulated Repayment / Stip-to-Mods 9 = Forbearance plan 10 = MI Claim Advance 11 = FHA Refinances - Other 12 = Other 13 = Reaged/Deferred/Extended 14 = Home Affordable Refinance 15 = FNMA HomeSaver Forbearance, Payment Reduction Plan, or other GSE-sponsored forbearance program.	Numeric

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		should receive a value of 8 (see below). • Code 2 Repayment Plan - Populate in the month that the repayment plan was completed successfully and the borrower has been returned to a current and performing status. • Codes 3 and 4 – Deeds In Lieu and Short Sales – Populate in the month the loan is liquidated through a deed in lieu, short sale (or payoff) negotiated settlement. • Code 6, 11, 14 – FHA and Home Affordable Refinances – Populate these fields in the month that the loan was liquidated under an FHA or Home Affordable refinance program. This field should be coded in the same month the loan has a Voluntary Payoff / Refinance. • Code 8 – Stipulated Repayment / Stip to Mods – Code this field in the month that a loan is modified after having completed a stipulated or trial payment period. This should include loans modified under the Home Affordable Modification program. • Code 13 – Reaged/Deferred/Extended – include loans where there has been an agreement with the borrower to defer principal and interest but with no other terms to enhance affordability. • Code 15 – FNMA HomeSaver Forbearance, Payment Reduction Plan, or other GSE-sponsored forbearance program - Include loans that have made the initial payment in the FNMA HomeSaver Forbearance program or similar program.		
78	Repayment Plan Performance Status	Repayment Plan Performance Status – This field tracks the performance of repayment and stip-to-mod plans. If a repayment plan or stip-to-mod was completed successfully during the month it should be coded as such in the work-out type completed field), this field is only to be populated for repayment plans that were active as of the end of the month or broken during the month. Broken plans should only be reported in the month the plan breaks.	0 = No active plan as of month-end and did not have a plan broken or cancelled during the month. 1 = Stip to Mod Active 2 = Stip to Mod Broken 3 = Repayment Plan Active 4 = Repayment Plan Broken 5 = Repayment Plan Cancelled by Servicer 6 = Repayment Plan Cancelled at borrower's request	Numeric

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		• Stip-to-Mod Active – The borrower is performing as scheduled on a stipulated repayment agreement that, if successful will result in a modification. • Stip-to-Mod Broken – The borrower has broken the terms specified by a stip-to-mod agreement and the modification was not executed. • Repayment Plan Active – The borrower is performing as scheduled according to the terms of an executed repayment plan. • Repayment Plan Broken – The borrower has defaulted on the terms of an executed repayment plan during the month. • Repayment Plan Cancelled by Servicer – The borrower was on a repayment plan that was cancelled by the mortgage servicer during the month. • Repayment Plan Cancelled at Borrower's Request – The borrower was on a repayment plan that was cancelled at their request during the month. • Home Affordable Modification Trial Period Active – Report all Home Affordable program pre-modifications that are performing as scheduled under a trial period plan and the plan is not broken. • Home Affordable Modification Trial Period Broken – Report all Home Affordable program pre-modifications where the borrower has not complied with the terms of the schedule such that the modification will not be executed. • Home Affordable Trial Cancellation – The Home Affordable Trial was cancelled due to borrower ineligibility or other reason. • Home Affordable Trial Extended / Mod Pending – All payments made as agreed and performing but awaiting documentation and/or a final underwriting decision.	7 = Home Affordable Trial Period Active 8 = Home Affordable Trial Period Broken 9 = Home Affordable Trial Cancellation 10 = Home Affordable Trial Extended / Mod Pending	

Field No.	Variable Name	Detailed Description	Allowed Values	Format
79	"Home Affordable Refinance" Program Flag	Identifies if a loan was originated under the Home Affordable Refinance program. "Home Affordable Refinance" Program Flag - Identify all loans originated as part of the Home Affordable Refinance Program announced March 4, 2009. Loans should be flagged as such regardless of whether the loan was serviced in-house prior to refinance.	Y=Yes N=No	Character(1)
80	"Home Affordable Refinance" Program loan id	"Home Affordable Refinance" Program loan id - Identify the loan id all loans originated as part of the Home Affordable Refinance Program announced March 4, 2009. Use the exact same loan id and format provided in the HAMP data sent to the data aggregator.	Use the exact same loan id and format provided in the HAMP data sent to the data aggregator	
81	Capitalization	Capitalization – Report whether a delinquent amount (PITI or fees) were capitalized and added to the outstanding principal balance. Capitalization – Capitalization is defined as instances where accrued and/or deferred principal, interest, servicing advances, expenses, fees, etc. are capitalized into the unpaid principal balance of the modified loan. If accrued and/or deferred principal, interest, servicing advances, expenses, fees, etc. are capitalized into the unpaid principal balance during modification this field should be "Y" otherwise it should be "N". This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified.	Y=Yes N=No	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
82	Delinquent Amount Capitalized	Delinquent Amount Capitalized – Report the total amount in dollars of the delinquent amount that was capitalized and added to the principal balance through loss mitigation.	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number
83	Duration of Modification	Duration of Modification – Report the number of months the modified terms will be in effect.	Whole Number	Whole Number
84	Step Modification Flag	Step Modification Flag – Report whether a rate modification has a "stepped" or gradual return to non-modified rate.	Y=Yes N=No	Character(1)
85	Loss Mitigation Performance Status	Loss Mitigation Performance Status – Identifies whether a loan is being actively handled by the servicer's loss mitigation department. Refers to all loans where the servicer has initiated loss mitigation procedures whether or not a particular course of action or workout type has been executed. • Active and performing – Refers to any mortgage that is currently in loss mitigation and is performing to the terms of a selected plan. • Active and Non-performing – Refers to instances where a servicer is actively pursuing loss mitigation with a borrower who is not currently making all payments on the mortgage. • Broken – Populated for situations where the borrower has defaulted on the terms of loss mitigation plan and the servicer has removed the loan from loss mitigation and is proceeding with the default process.	0 = No loss mitigation action in place. 1 = Active and Performing 2 = Active and Non-performing 3 = Broken	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
86	Principal Deferred	Principal Deferred – Report whether a loan had principal deferred through loss mitigation. This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified.	Y=Yes N=No	Character(1)
87	Principal Deferred Amount	Principal Deferred Amount: Report the total amount in dollars of the principal that was deferred through loss mitigation. This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified.	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number
88	Principal Write-down	Principal Write-down – Report whether principal was forgiven through loss mitigation. This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified.	Y=Yes N=No	Character(1)
89	Principal Write-Down Amount	Principal Write-Down Amount– Report the principal write-down amount for the loans where the principal was forgiven through loss mitigation. This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number
90	Property Valuation Method at Modification	Property Valuation Method at Modification – Report the method used to determine the property value prior to loan modification. • Full appraisal – Prepared by a certified appraiser • Limited appraisal – Prepared by a certified appraiser • Broker Price Opinion "BPO" – Prepared by a real estate broker or agent • Desktop Valuation – Prepared by bank employee	1 = Full Appraisal 2 = Limited Appraisal 3 = Broker Price Opinion 4 = Desktop Valuation 5 = Automated Valuation Model 6 = Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		• Automated Valuation Model "AVM" This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified		
91	Interest Type Conversion Duration	Indicates whether the interest type was converted from ARM to Fixed through loss mitigation, and the duration of the fixed rate period. This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified	0 = Not converted to Fixed Rate 1 = Converted to Fixed Rate for 1-36 Months 2 = Converted to Fixed Rate for 37-60 Months 3 = Converted to Fixed Rate for 61-120 Months 4 = Converted to Fixed Rate for Greater than 120 Months	Character(1)
92	SOP 03-3 Status	SOP-03-03 - Identify any loans that are accounted for under SOP-03-03 purchase accounting. If the loan is accounted for under SOP-03-03 purchase accounting this field should be "Y" otherwise it should be "N". Note: None of the records should contain a NULL.	N = No Y = Yes	Character(1)
93	Total Debt at Time of REO	Total Debt is comprised of: 1) Unpaid Principal Balance; 2)Interest pass through Amount (interest paid to the Investor to purchase loan out of pool or any prior years interest charged off at non-accrual status); 3) Total Corporate Advance (incl. Property Preservation and Attorney's fees); 4) Total Escrow Advance (taxes and insurance paid)	Whole Number e.g., 2123 for $2,122.81 Use banker's rounding.	Whole Number
94	Net Recovery Amount	Sales price net of costs of sales (e.g., sales commissions and buyer concessions)	Whole Number e.g., 2123 for $2,122.81 Use banker's rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
95	Credit enhanced amount	Total amount of credit enhancement received that offset the loss. Could come from mortgage insurance proceeds, pool arrangements in deals, or other features of securities structures.	Whole Number e.g., 2123 for $2,122.81 Use banker's rounding.	Whole Number
96	Has Had Troubled Debt Restructure	Troubled Debt Restructure – A flag designating whether a loan was modified as a Troubled Debt Restructuring (TDR). All TDRs must be evaluated for impairment under Statement of Financial Accounting Standards No. 114 (Accounting by Creditors for Impairment of a Loan), as part of the Allowance for Loan and Lease Losses analysis.	Y=Yes N=No	Character(1)
97	Reported as Bank Owned Flag	Reported as Bank-Owned Flag – Indicates whether the serviced for others loan is recorded on the bank's own balance sheet for accounting purposes. Applies only to loans with an Investor Code other than "Portfolio". Should be coded as Y for the following loans: • GNMA Eligible Repurchases – In accordance with FAS 140, GNMA loans that are subject to Removal of Accounts Provisions (ROAPs) and eligible for repurchase. • Other Loans Reported On-Balance Sheet under FAS 140 – To reflect bank-supported securitizations and/or other indemnifications.	Y=Yes N=No	Character(1)

Portfolio Level Table

Field No.	Variable Name	Detailed Description	Allowed Values	Format
1	Portfolio Segment ID	Identification of which portfolio segment is being reported.	1 = Serviced 2 = Portfolio HFI Purchased Impaired 3 = Portfolio HFI FVO / HFS 4 = Other Portfolio	Character(1)
2	Principal Balance	Unpaid Principal Balance – The total principal amount outstanding as of the end of the month for the portfolio segment. 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	Current unpaid balance at end of the reporting month. Report in millions of dollars.	Whole Number
3	Loss / Write-down Amount	Loss / Write-down Amount – For all active loans, report all cumulative lifetime write-downs and reversals of loan principal and interest recorded as charge-offs against the Allowance for Loan and Leases Losses (ALLL) pursuant to FFIEC Call Report instructions. Also include all reversals of accrued but not collected interest, not directly changed against the ALLL.	Cumulative lifetime loss or principal write-down on loans in the portfolio segment for all active loans in that segment. Principal Write downs and Losses should be expressed as positive numbers. Report in millions of dollars.	Whole Number