

FR Y-14M: Home Equity Loan and Home Equity Line Data Dictionary

Loan Population

- The active loan population includes all loans/lines directly held on the BHC's portfolio and all loans serviced by the BHC in that period.
 - Portfolio loans/lines are defined as all loans meeting the definition of FR Y-9C, Schedule HC-C, items 1.c.(1) (revolving, open-end loan secured by 1-4 family residential properties and extended lines of credit) and 1.c.(2)(b) (junior lien closed-end loans secured by 1-4 family residential real estate) shall be reported.
 - Serviced loans/lines include those meeting the definition of loans reported in FR Y-9C, Schedule HC-S, Item 1.(column B), Schedule HC-C, Item 1.c.(1) shall be reported, and home equity loans/lines meeting the definitions of 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:
 - All inventory that has been transferred to another servicer, but only if transferred during the reporting month.
 - All inventory that was liquidated, but only if liquidated during the reporting month.

Additional Formatting

- The collection includes both loan/line level and portfolio level variables.
- The institutions should provide the loan/line level 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/line in the contributor's inventory.
- Institutions should provide a separate text file for the portfolio level 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/lines
 2. **Portfolio HFI Purchased Impaired** – All portfolio loans/lines held for investment and accounted for in accordance with ASC subtopic 310-30; loans/lines and debt securities acquired with deteriorated credit quality (formerly AICPA statement of position 03-3, accounting for certain loans/lines or debt securities acquired in a transfer).
 3. **Portfolio HFI FVO / HFS** – All portfolio loans/lines held for investment measured at fair value under a fair value option or held for sale.
 4. **Other Portfolio** – All portfolio loans/lines 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.
- For any field with a format of 'character', please provide the code values as listed in the data dictionary. Do not add a leading or trailing zero or any other character to the data unless specified. It is required that the data formats and code values as listed in this document be strictly followed.
- Example: A variable listed as Character(2) with a data value of 1 will be made available with a value of 1. It will not be coded as 01 or <space>1 or <1space> or any other combination.
- 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.

File Naming Convention:

The standard data files which the Federal Reserve will receive from the data aggregator will follow the following file naming conventions. BHCs will use this naming convention to send the data files to the data aggregator.

FRY14_HOMEEQUITY_LOANLEVEL_<ID_RSSD>_<AS_OF_MON_ID>_<SUBMISSION_NUMBER>.TXT

FRY14_HOMEEQUITY_PORTFOLIOLEVEL_<ID_RSSD>_<AS_OF_MON_ID>_<SUBMISSION_NUMBER>.TXT

SUBMISSION_NUMBER indicates the file received by the Federal Reserve, and will be populated as a two-digit number NN (example: for the first submission for a particular period, use 01. If the bank has to resubmit the same file, then use 02 for the next submission, and so on).

In the case of the First Lien, Home Equity, and Address Matching Schedules, the BHCs should provide the data each month in a single bar-delimited text file. This is also referred to as a pipe-delimited text file. Fields should be delimited with a vertical bar (|, ASCII decimal 124, ASCII hexadecimal 7C).

Example:

Institution A has ID_RSSD equal to 999999. For the Home Equity Loan level data file submitted for period 201206, the file would be named as FRY14_HOMEEQUITY_LOANLEVEL_999999_201206_01.TXT. Any subsequent revised Home Equity Loan level file submitted by the institution for the same period will be named as FRY14_HOMEEQUITY_LOANLEVEL_999999_201206_02.TXT, and so on.

Loan / Line Level Table

Field No.	Name	Detailed Description	Allowed Values	Format
1	Loan Number	<p>An identifier for this loan that will be the same from month to month. It must identify the loan for its entire life and must be unique (piggy-backs should be separated)</p> <p>If the BHC is already submitting data to the OCC as part of the OCC Mortgage Metrics Data or OCC Home Equity Data, it is required that the BHC use the same loan number for the FR Y-14M data schedules.</p> <p>Please note that the FR Y-14M data population may include additional loans, which may not be part of the OCC data sample, and for such loans</p>	A contributor-defined alpha-numeric value up to 32 characters.	Character (32)

Field No.	Name	Detailed Description	Allowed Values	Format
		the general requirements listed in the schedule instructions will be applicable. Overall, the entire data file sent by a BHC should have unique loan numbers across the entire submission.		
2	Loan Closing Date	Loan Closing Date – The date the loan originally closed. Will use this date 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.	YYYYMMDD	YYYYMMDD
4	Property State	Property State – The state in which the property is located. Please be sure to provide the state where the property is located and not the billing address as the two may differ for non-Owner Occupied properties and second/vacation homes.	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 number. 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 Report the dollar amount of the funds disbursed to the borrower at the time of loan closing. This data should be available either in BHCs' loan origination systems or loan servicing systems, and must be populated.	e.g. 125000 for \$125,000.00	Whole Number
7	Original Loan / Line Amount	Original Loan / Line Amount – The dollar amount of the funds disbursed to the borrower at the time of loan closing. For lines of credit, provide the total credit line available at origination NOT the original draw. Note: For the Original Loan Amount field (Field #6) provide the actual amounts dispersed to the borrower at origination. For the Original Loan/Line Amount field (Field #7) include the total credit line available at origination (i.e., the	e.g. 125000 for \$125,000.00 Use banker’s rounding.	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		Total commitment), not the actual amount drawn as in Field #6. For HELOANS, the two fields will be the same value.		
8	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 loan 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	Whole Number
9	Original Combined LTV	Original Combined LTV – The original combined loan-to-value (LTV) ratio is the original amount of the home equity loan (or credit line), in addition to any senior liens, divided by the property value at the time of loan origination. The committed loan amount (considering all senior liens and the subject loan) divided by the property value at the time of the HE origination.	Provide as a decimal. E.g.: 0.8 for 80% 1.05 for 105% Please populate with NULL if unavailable	Numeric, to 2 decimals. Please see "Allowed Values"
10	Income Documentation	Describes how the borrower’s income levels were documented at time of origination. <ul style="list-style-type: none"> • Full – The borrower provided full verification of income levels via W2, pay stubs, tax returns, etc.; assets were verified; 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 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	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.	Name	Detailed Description	Allowed Values	Format
		<p>through mergers and acquisitions.</p> <p>Note:</p> <p>The "Alt/Low - Lender" or "Stated - Lender" categories should be used for those situations in which the BHC's automated underwriting system suggested to a particular customer a low/no doc or stated income loan.</p> <p>"Alt/Low - Borrower" or "Stated - Borrower" refers to situations in which a borrower him/herself requested a low/no doc loan or a broker suggested one.</p> <p>We do request you to sub-classify. If you do not know how to sub-classify them, report using the "7 Stated Unknown" option.</p>		
11	Debt to Income (DTI)-Back end	<p>Debt to Income (DTI) - The total monthly liabilities of the borrower, including the debt on the subject property, divided by the total monthly income of the borrower(s).</p> <p>This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.</p> <p>Note, both Field #11 (Debt to Income DTI –Back-End) and Field #12 (Debt to Income DTI - Front-End) should be provided as measured at origination.</p>	Whole Number	Whole Number
12	Debt to Income (DTI) - Front end	<p>Debt to Income (DTI) - The monthly principal, interest, tax, insurance (PITI) payment divided by the borrower(s) gross monthly income.</p> <p>Both Field #11 (Debt to Income DTI – Back-End) and Field #12 (Debt to Income DTI - Front-End) should be provided as measured at origination.</p>	Whole Number	Whole Number
13	Original FICO	<p>FICO Score – original</p> <p>The credit score of the borrower at origination using the FICO scaling from 300 to 899.</p> <p>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</p>	<p>The credit score of the borrower at origination using the FICO scaling from 300 to 899.</p> <p>Provide as a whole number, e.g.:759</p>	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		reflects the score upon which the mortgage underwriting decision was based.		
14	Current FICO	<p>Current FICO – The Current FICO reflects the refreshed score based on the Fair Isaac calculation.</p> <p>The most recently determined FICO score of the borrower.</p> <p>This field is optional for all loans.</p>	<p>The current credit score of the borrower using the FICO scaling from 300 to 899.</p> <p>Provider as a whole number, e.g.: 723</p>	Whole Number
15	Occupancy	<p>Owner Occupancy Flag – Report all instances where the borrower owns and occupies the property securing the loan or line.</p> <p>Note: Report the occupancy status at origination.</p>	<p>Occupancy Coding</p> <p>1 = Primary</p> <p>2 = Second Home</p> <p>3 = Non Owner / Investment</p> <p>U = Unknown</p>	Character(1)
16	Lien Position at Origination	<p>Lien Position at Origination – The position of this loan relative to any additional liens on the property.</p> <p>If there are no additional liens, loan is in first position. If lien position is greater than 3, then code as 3.</p>	<p>1 = First lien</p> <p>2 = Second lien</p> <p>3 = Third lien or greater</p> <p>U = Unknown</p>	Character(1)
17	Home Equity Line Type	<p>Home Equity Line Type</p> <ul style="list-style-type: none"> • Home Equity Loan – Traditional fixed term second mortgages with no draw feature • Home Equity Line of Credit – The borrower may access an available credit line through draw features. Lines of credit balances may have fixed term, locked or amortizing portions. 	<p>1 = Home Equity Loan</p> <p>2 = Home Equity Line of Credit</p> <p>3 = Other</p>	Character(1)
18	Number of Units	<p>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.</p> <p>This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.</p>	<p>1 = one unit</p> <p>2 = two units</p> <p>3 = three units</p> <p>4 = four units</p> <p>U = Unknown</p>	Character(1)
19	Property Type	Indicate the type of the property	<p>1 = SFR</p> <p>2 = Condo</p> <p>3 = Co-Op</p> <p>4 = 2-4 Units</p> <p>5 = Townhouse</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
			6 = PUD 7 = 5+ Units E = Commercial F = Mixed Use M = Manufactured Housing Z = Other U = Unknown	
20	Interest Type at Origination	Interest Type at Origination <ul style="list-style-type: none"> • Fixed – Loans where the interest rate is fixed for the entire term. • Variable – Loans where the interest rate fluctuates based on a spread to an index. Include all variable rate loans regardless of whether there is an initial fixed period. 	1 = Fixed 2 = Variable	Character(1)
21	Interest Only at Origination	Interest Only at Origination – Indicates whether the required minimum payment at origination was equal to the interest due on the loan in the reporting month. Indicates whether the loan required interest only at origination. That is, at origination, was the minimum monthly payment for the loan just interest.	Y=Yes N=No U=Unknown	Character(1)
22	Interest Only in Reporting Month	Interest Only in Reporting Month – Identifies whether the minimum payment in the reporting month represents only the interest due on the loan. Indicates whether the loan required interest only for the reporting month. That is, at end-of-month for the reporting month, was the minimum monthly payment for the loan just interest.	N = Was not I/O in reporting month Y = Was I/O in reporting month U = Unknown	Character(1)
23	Loan Source	Loan Source – Identifies the source by which the servicer originated or otherwise acquired the loan. 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 loans originated through the reporting institution's retail, including branch or internet, production channel. • Wholesale (Broker) - Report all loans originated	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.	Name	Detailed Description	Allowed Values	Format
		<p>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.</p> <ul style="list-style-type: none"> • Correspondent - Loans acquired through the reporting institution's correspondent production channel. This includes all 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. • 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 category applies exclusively to the Servicing Portfolio. • Bulk Purchase – Pools of whole loans purchased from a third party originator either to securitize or retain in the bank-owned portfolio. Acquisitions 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.. Do not label bank acquisitions as Bulk Purchases. • Wealth Management/Private Banking – report all loans originated through a servicer's private wealth management or private banking division. 		
24	Credit Class	<p>Credit Class – Servicer defined Prime, Alt-A and Non-prime designation.</p> <p>Please note that this is a servicer defined field.</p>	<p>1 = Prime 2 = Alt-A 3 = Non-prime 4 = Government Owned</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>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.</p> <p>Although the Credit Class fields in the FR Y-14M First Lien and Home Equity schedules allow servicer-defined categories of Prime, Non-Prime and Alt-A mortgages, these definitions should be consistent across time periods within a single FR Y-14M submission and consistent across multiple FR Y-14M submissions submitted over time.</p>		
25	Loan / Line Owner	<p>Loan / Line Owner – Identifies the investor of the loan</p> <ul style="list-style-type: none"> • Securitized – Loans securitized by private or public issuers. • Portfolio – Loans owned and held on the bank’s balance sheet. Include both Held for Sale or Held for Investment in this category. • Serviced For Others – Loans that are not contained in securitizations and are owned by a party other than the bank. 	<p>1 = Securitized 2 = Portfolio 3 = Serviced For Others 4 = Other</p>	Character(1)
26	ARM Initial Rate Period	<p>ARM initial rate adjustment period (In months)</p> <p>Initial fixed principal and interest payment period in months for adjustable rate hybrid loans.</p> <p>The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line’s interest rate as well as margins and rate indexes that are used to calculate the line’s monthly interest rate.</p>	Whole Number	Whole Number
27	ARM Payment Reset Frequency	<p>Payment reset frequency for adjustable rate loans in months.</p> <p>The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line’s interest rate as well as margins and rate indexes that are used to</p>	Whole Number	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		calculate the line's monthly interest rate.		
28	Allowable Draw Period	<p>Draw Period – For lines of credit only, the duration in months (starting with the origination date) during which the borrower has the ability to make withdrawals against the credit line. Important: Leave NULL for home equity loans. Draw period expressed in months</p> <p>A value of "999" can be reported in this field for "Evergreen" lines.</p> <p>Note: Use a value of 999 if the borrower is always allowed to draw on the account, as in the case of "evergreen" accounts</p>	1 – 480, 999	Whole Number
29	Arm Index	<p>The published financial index name used to determine the interest rate.</p> <p>The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line's interest rate as well as margins and rate indexes that are used to calculate the line's monthly interest rate.</p>	<p>07 = COSI - Cost of Savings Index</p> <p>10 = Tbill Unknown Type</p> <p>11 = Tbill 3mo</p> <p>12 = Tbill 6mo</p> <p>13 = Tbill 1yr</p> <p>14 = Tbill 3yr</p> <p>15 = Tbill 5yr</p> <p>1Z = Tbill Other</p> <p>20 = COFI Unknown Type</p> <p>21 = COFI 11D</p> <p>22 = COFI NM</p> <p>2Z = COFI Other</p> <p>30 = LIBOR Unknown Type</p> <p>31 = LIBOR 3mo</p> <p>32 = LIBOR 6mo</p> <p>33 = LIBOR 1yr</p> <p>3Z = LIBOR other</p> <p>40 = FHLBB Ntl Mtg Rt</p> <p>50 = Bank Prime Rate</p> <p>60 = Certificate of Deposit</p> <p>70 = FNMA/FHLMC</p> <p>80 = MTA(Moving Treasury Avg)</p> <p>81 = LAMA(LIBOR Annual Moving Avg)</p> <p>ZZ = Other</p> <p>UU = Unknown</p>	Character(2)

Field No.	Name	Detailed Description	Allowed Values	Format
30	ARM Margin at Origination	<p>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.</p> <p>The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line's interest rate as well as margins and rate indexes that are used to calculate the line's monthly interest rate.</p>	<p>Provide as a fraction. E.g.: 0.0575 for 5.75%</p>	<p>Numeric, to 5 decimals. Please see "Allowed Values"</p>
31	ARM periodic rate cap	<p>ARM periodic rate cap Periodic interest rate cap for adjustable rate loans Absolute rate cap (not spread from original)</p> <p>The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line's interest rate as well as margins and rate indexes that are used to calculate the line's monthly interest rate.</p>	<p>Provide as a fraction. E.g.: 0.0575 for 5.75%</p>	<p>Numeric, to 5 decimals. Please see "Allowed Values"</p>
32	ARM Periodic Rate Floor	<p>ARM Periodic Rate Floor Periodic interest rate floor for adjustable rate loans Absolute rate floor (not spread from original)</p> <p>The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line's interest rate as well as margins and rate indexes that are used to calculate the line's monthly interest rate.</p>	<p>Provide as a fraction. E.g.: 0.0575 for 5.75%</p>	<p>Numeric, to 5 decimals. Please see "Allowed Values"</p>
33	ARM Lifetime Rate Cap	<p>ARM Lifetime Rate Cap Represents lifetime interest rate for adjustable rate mortgages. Absolute rate cap (not spread from original)</p> <p>The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line's interest rate as well as margins and rate indexes that are used to calculate the line's monthly interest rate.</p>	<p>Provide as a fraction. E.g.: 0.0575 for 5.75%</p>	<p>Numeric, to 5 decimals. Please see "Allowed Values"</p>
34	ARM Lifetime Rate Floor	<p>ARM Lifetime Rate Floor Represents minimum lifetime interest rate for adjustable rate mortgages. Absolute rate floor (not spread from original)</p> <p>The ARM fields are applicable to any loan or line</p>	<p>Provide as a fraction. E.g.: 0.0575 for 5.75%</p>	<p>Numeric, to 5 decimals. Please see "Allowed Values"</p>

Field No.	Name	Detailed Description	Allowed Values	Format
		of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line's interest rate as well as margins and rate indexes that are used to calculate the line's monthly interest rate.		
35	ARM Periodic Pay Cap	Represents cap on monthly payments for adjustable rate mortgages. The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line's interest rate as well as margins and rate indexes that are used to calculate the line's monthly interest rate.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
36	ARM Periodic Pay Floor	Represents floor on monthly payments for adjustable rate mortgages. The ARM fields are applicable to any loan or line of credit for which interest rate can adjust. For HELOCs in particular, use these fields to report caps and floors on the line's interest rate as well as margins and rate indexes that are used to calculate the line's monthly interest rate.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
37	Original Loan/Line Term	Original Loan Term – The term in months on the original loan/line. Note: The Original Loan Term field (Field #37) is intended to be reported for both Home equity loans and lines of credit. For a line of credit, the original loan term should be the combined draw period and the amortized repayment period. Note: Do not change the original loan term in the case of loan modifications. This field is intended to capture the loan term at loan origination. For loans in which there is no end date for the draw period (e.g., "Evergreen" loans) use the value '999'. A value of "999" can be reported in this field for "Evergreen" lines.	Whole Number Allowable values: 0 – 600	Whole Number
38	Bankruptcy Flag	Bankruptcy flag – Whether the borrower is in bankruptcy as of the end of the reporting month. Flag all loans where the servicer has been notified of the borrower's bankruptcy declaration.	N = Not in bankruptcy in reporting month Y = In bankruptcy in reporting month	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
39	Next Payment Due Date	Next payment due date – The due date for the next outstanding payment on the loan. For delinquent loans this date will be in the past.	YYYYMMDD	YYYYMMDD
40	Original Interest Rate	Original Interest Rate – The annual percentage rate as specified on the note at the time of origination.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
41	Current Interest Rate	Current Interest Rate – The annual percentage rate of the loan as of the last day of the reporting month.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
42	Interest Type in Current Month	Interest Type in Current Month – Identifies the interest type in the reporting month.	1 = Fixed 2 = Variable	Character(1)
43	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. Note: This field should contain scheduled principal and interest due from the borrower in the reporting month. If it is in the interest only period, then the interest only payment would be used. Do not include past due amounts.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	Whole Number
44	Principal Balance	Unpaid Principal Balance – Current unpaid balance at the end of the reporting month rounded to the nearest dollar. This amount does not include any charge-offs, discounts or other accounting marks. It should only be reduced to zero when: <ul style="list-style-type: none"> • For loans: when the loan has been liquidated – either paid-in-full, charged-off, REO sold or Service transferred • For lines: either when the loan has been liquidated or when the credit line is not being utilized by the borrower. 	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
45	Monthly Draw Amount	For home equity line of credit accounts, the total amount drawn during the month.	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number
46	Current Credit Limit	Current Credit Line Amount – For lines of credit, the total credit line currently available to the borrower. Important: Leave NULL for home equity loans.	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number
47	Loan Status (MBA method)	<p>Status of borrower payments (Current, 30, 60, 90 etc.) of loan. PLEASE NOTE: Indicators of Foreclosure, Bankruptcy and REO are also carried in this field.</p> <p>Note: The code value of T=Terminated Reporting is intended to keep track of loans which were part of the previous month's submission, and no longer available in current month's file. Such missing loans which are neither paid off nor liquidated in the current month will be captured by this code. As an example, if a loan has been sent to a collections agency in the reporting period, but not charged off or transferred to other servicer, it would be captured under this code value.</p> <p>In the case of loan which has been charged off and not moved to REO, the following codes will apply - Paid in Full Coding (Field #52) will have a code value of 0: Not Paid in Full, and Liquidation Status (Field #54) will have a code value of 2: involuntary liquidation, which includes charge off.</p>	<p>C = Current 3 = 30 days 6 = 60 days 9 = 90+ days F = FC R = REO T = Terminated Reporting S = Servicing Sold Release O = Paid off U = Unknown</p>	Character(1)
48	Foreclosure Referral Date	Foreclosure Referral Date – Provide the date that the loan 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
49	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. Note: If a loan is not in foreclosure, then the Foreclosure Sale Date field, Foreclosure Referral Date field should be blank, i.e. null value. Do not populate this field with a 0 date value, or with any other value.	YYYYMMDD	YYYYMMDD

Field No.	Name	Detailed Description	Allowed Values	Format
		Populate the date for any loan that has completed foreclosure sale whether or not the title was acquired by the bank. For the borrower that is in a state that allows for right of redemption, you should still report the appropriate foreclosure sale date on that loan.		
50	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)
51	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
52	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. <ul style="list-style-type: none"> • 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 where the servicing of the mortgage has been transferred or sold to another institution during the reporting month. 	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)
53	Foreclosure Status	Foreclosure Status – Identifies the current foreclosure status as of the end of the reporting month. <ul style="list-style-type: none"> • 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 	0 = Not in foreclosure 1 = In foreclosure, pre-sale 2 = Post-sale foreclosure, Redemption, non-REO (if available, otherwise REO) 3 = REO	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>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.</p> <ul style="list-style-type: none"> • 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. 		
54	Liquidation Status	<p>Liquidation Status – Provide the liquidation method for any loan that was liquidated during the reporting month.</p> <ul style="list-style-type: none"> • Not Paid In Full – Coded for any home equity loans having an outstanding balance as of month-end as well as all active lines of credit. • Voluntary Payoff – Code all instances where the loan has been paid in full by the borrower either through refinance, sale of the property or principal payment in full. • Involuntary Liquidation – Code all instances where the loan has been liquidated either through foreclosure proceedings or another settlement option resulting in incomplete repayment of principal. Include short-sales, charge-offs, as well as REO liquidations. • Servicing Transfer – Code all instances where the servicing of the loan has been transferred or sold to another institution during the reporting month. 	<p>0 = Not paid-in-full 1 = Voluntary payoff 2 = Involuntary liquidation (foreclosure) 3 = Servicing transfer</p>	Character(1)
55	Troubled Debt Restructure	<p>Troubled Debt Restructure – A date designating when a modified loan was classified as a Troubled Debt Restructuring (TDR). In accordance with FAS 114</p> <p>Note: This field should only be populated for loans with a value in Field #77 Modification Type indicating that a loan has been modified.</p>	<p>YYYYMMDD Do not populate for loans that have not been modified.</p>	YYYYMMDD
56	Repayment Plan Performance Status	<p>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</p>	<p>0 = Loan does not have an active repayment plan as of month-end and did not have the terms of a repayment</p>	Numeric

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>completed field and under the following:</p> <ul style="list-style-type: none"> • Code as a zero any loan that does not have an active repayment plan as of month-end and did not have the terms of a repayment plan cancelled or broken during the month. • 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 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. • 2MP/HAMP Trial Period Active – Report all 2MP or HAMP program pre-modifications that are performing as scheduled under a trial period plan and the plan is not broken. The Trial is defined as Active when the borrower makes the first required trial payment. • 2MP/HAMP Trial Broken – Report all 2MP or HAMP program pre-modifications where the borrower has not complied with the terms of the schedule such that the modification will not be executed. • 2MP/HAMP Trial Cancellation – The 2MP or HAMP Trial was cancelled due to borrower ineligibility or other reason. 	<p>plan broken or cancelled 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 7 = 2MP/HAMP Trial Period Active 8 = 2MP/HAMP Trial Broken 9 = 2MP/HAMP Trial Cancellation</p>	

Field No.	Name	Detailed Description	Allowed Values	Format
57	Capitalization	<p>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”.</p> <p>This field should only be populated for loans with a value in Field #77 Modification Type indicating that a loan has been modified.</p>	<p>N = No Y = Yes</p>	Character(1)
58	Interest Rate Frozen	<p>Interest Rate Frozen - Report on all loans where a floating interest rate was frozen at a fixed rate. If the loan was an adjustable rate and it was converted to a fixed rate during modification process this field should be “Y” otherwise it should be “N”.</p>	<p>N = No Y = Yes</p>	Character(1)
59	Principal Deferred	<p>Principal Deferred - Report on any loans where principal payment or amortization has been deferred to a later date. If where principal payment or amortization has been deferred to a later date during modification process this field should be “Y” otherwise it should be “N”.</p> <p>This field should only be populated for loans with a value in Field #77 Modification Type indicating that a loan has been modified</p>	<p>N = No Y = Yes</p>	Character(1)
60	SOP 03-3 Status	<p>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.</p>	<p>N = No Y = Yes</p>	Character(1)
61	Workout Type Completed / Executed	<p>Workout Type Completed / Executed – The type of loss mitigation activity.</p> <p>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.</p>	<p>0 = No Workout Plan Performed 1 = Modification 2 = Payment Plan 3 = Deed in Lieu 4 = Short Sale 5 = Stipulated Repayment / stip to mod</p>	Numeric

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>The field should be coded in only the reporting month when the workout type was completed and not in subsequent months.</p> <p>Note: The Field Workout Type Completed should only be coded for any loan where a loss mitigation effort has been successfully completed in the current month. Code value of 0 should be entered only in the case where no workout is completed or there is an unsuccessful resolution of a loss mitigation effort. Do not enter a code value of 0 if loss mitigation efforts are ongoing but not completely resolved. For the cases where loss mitigation efforts are ongoing but not completely resolved, this field should be left blank. Also, if a loan has never been in loss mitigation, the value should be left blank.</p>	<p>6 = Do not Use 7 = Settlement 8 = Other</p>	
62	First Mortgage Serviced In House	First Mortgage Serviced In House – Report any instance where the first mortgage associated with the home equity loan/line is serviced by your bank.. Leave NULL for any first lien home equities.	<p>N = No the first mortgage is not serviced in house Y = Yes, the first mortgage is serviced in house.</p>	Character(1)
63	Settlement Negotiated Amount	<p>Settlement Negotiated Amount – The settlement amount (portion of the outstanding UPB) agreed to be paid by the customer</p> <p>For any loan or line where the “Settlement” option is selected under the Workout Type Completed / Executed field, populate the total outstanding portion of the UPB that the borrower has agreed to pay.</p>	<p>e.g, 125000 for \$125,000.00 Use Banker’s Rounding</p>	Whole Number
64	Credit Line Frozen Flag	<p>Credit Line Frozen Flag – Flag to indicate line of credit frozen in the reporting month.</p> <p>Identifies any line of credit that is in its draw period where the credit line has been temporarily frozen, allowing no further draws or increase in principal balance outstanding, in the reporting month. This field should continue to be coded as “Y” for any month the credit line remains frozen until paid in full or the line is reinstated. Important: Leave NULL for home equity loans.</p> <p>Note: Credit line frozen and credit line closed are separate actions and need to be coded as such. Do not code a closed account as frozen unless</p>	<p>N = No the line of credit was not frozen Y = Yes the line of credit was frozen in the reporting month</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>that specific action was taken.</p> <p>Frozen is meant to be a temporary situation due to a decrease in property value or short term delinquency, and eventually can have their line “unfrozen”.</p>		
65	Locked Amount – Amortizing – LOC	<p>Locked Amount – Amortizing – LOC – Amount of credit line that has been locked and is now amortizing.</p> <p>For lines of credit, populate this field with the total dollar amount of the outstanding principal balance that has been “locked’ and is now amortizing under independent loan terms. Important: Leave NULL for any home equity loan. Also leave NULL for any line of credit that does not have a lockout feature. If a line of credit has a lockout feature and no balance is locked, the field should contain a zero.</p>	<p>e.g, 125000 for \$125,000.00 Use Banker’s Rounding</p>	Whole Number
66	Locked Amount – Interest Only – LOC	<p>Locked Amount – Interest Only – LOC – Amount of credit line that has been locked. (Interest Only)</p> <p>For lines of credit, populate this field with the total dollar amount of the outstanding principal balance that has been locked as an interest only loan operating under independent terms. Important: Leave NULL for any home equity loan. Also leave NULL for any line of credit that does not have a lockout feature. If a line of credit has a lockout feature and no balance is locked, the field should contain a zero.</p>	<p>e.g, 125000 for \$125,000.00 Use Banker’s Rounding</p>	Whole Number
67	Repayment Plan Start Date	<p>Repayment Plan Start Date –</p> <p>Date repayment plan was entered into. Indicates the date on which the terms of a loss mitigation repayment plan were agreed upon and initiated between the borrower and servicer.</p>	YYYYMMDD	YYYYMMDD
68	Actual Payment Amount	<p>Actual Payment Amount – The actual dollar amount of the payment received in the reporting month.</p>	<p>e.g, 125000 for \$125,000.00 Use Banker’s Rounding</p>	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
69	Lockout Feature Flag	<p>Lockout Feature Flag – Lines of credit that have a lockout feature</p> <p>Report any line of credit that contains a “lock-out” feature whereby a portion of the outstanding principal balance on a line may be locked into an amortizing or interest only loan with separate terms. Important: This field should contain null for home equity loans. For Home equity lines of credit this field should only contain the values “Y” or ‘N’.</p>	<p>N = No Y = Yes</p>	Character(1)
70	Credit Line Closed Flag	<p>Credit Line Closed Flag – Identifies any line of credit that is in its draw period where the credit line has been closed, allowing no further draws or increase in principal balance outstanding. The status code should remain on the line until paid in full. Important: Leave NULL for home equity loans.</p> <p>Note: A closed line is one where borrower will never regain use of the draw.</p>	<p>N = No Y = Yes</p>	Character(1)
71	Rate reduction	<p>Rate reduction – The interest rate on the loan was lowered.</p> <p>If the interest rate was lowered on the loan through modification this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL</p>	<p>N = No Y = Yes</p>	Character(1)
72	Term modification	<p>Term modification - A term modification is one in which there was a change to the rate reset date balloon feature and/or maturity date.</p> <p>If the rate reset date balloon feature and/or maturity date was changed through a modification this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL.</p>	<p>N = No Y = Yes</p>	Character(1)
73	Principal Write-down	<p>Principal Write-down - Report all loans where an adjustment to the unpaid principal balance has occurred.</p> <p>If adjustment to the unpaid principal balance has occurred through a modification this field should be “Y” otherwise it should be “N”.</p> <p>This field should only be populated for loans with a value in Field #77 Modification Type indicating that a loan has been modified.</p>	<p>N = No Y = Yes</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
74	Line Reage	<p>Line of Credit has been reaged, but terms have not been formally modified.</p> <p>This field should be "Y" for lines that have been reaged but are not in active loss mitigation. If the line is not either modified or reaged, or this is a loan this value should be omitted (NULL).</p> <p>Note: The fields Line Reage and Loan Extension should be populated with a "Y" value if the line or loan has ever been reaged or extended. These fields should carry forward from month to month and reflect the inventory of reages and extensions. Please do not count holiday extensions as "Y" for this variable.</p>	<p>N = No Y = Yes If record is loan please leave blank (NULL)</p>	Character(1)
75	Loan Extension	<p>Home Equity Loan has been extended, but terms have not been formally modified. This field should be "Y" for loans that have been extended but are not in active loss mitigation. Loans that are in loss mitigation where the amortization term of the loan is being changed should be "N" here. If the line is not either modified or reaged, or this is a line of credit this value should be omitted (NULL).</p> <p>Note: The fields Line Reage and Loan Extension should be populated with a "Y" value if the line or loan has ever been reaged or extended. These fields should carry forward from month to month and reflect the inventory of reages and extensions. Please do not count holiday extensions as "Y" for this variable.</p>	<p>N = No Y = Yes If record is line please leave blank (NULL)</p>	Character(1)
76	Current Combined LTV	<p>The current combined LTV includes the updated loan-to-value using the current commitment of the HE loan or line. The bank may use an updated 1st mortgage balance, if available (serviced in house), but not required. For property value, the bank should use the most recent estimate of property value. If the bank has not refreshed the value since loan origination, then use the origination value. Basically, this is reporting the current CLTV that the bank is aware of to understand the profile of the portfolio.</p>	<p>Provide as a decimal. E.g.: 0.511 for 51.1% Please populate with NULL if unavailable</p>	<p>Numeric, to 2 decimals. Please see "Allowed Values"</p>

Field No.	Name	Detailed Description	Allowed Values	Format
77	Modification Type	<p>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.</p> <p>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.</p> <p>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. These definitions are consistent with definitions in analogous OCC data collections.</p>	0 Not Modified 7 2MP 8 Proprietary Systematic 9 Proprietary Other 10 HAMP	Numeric
78	Last Modified Date	<p>Date of most recent Modification.</p> <p>This field should only be populated for loans with a value in Field #77 Modification Type, indicating that a loan has been modified.</p>	YYYYMMDD	YYYYMMDD
79	Refreshed Property Value	<p>Refreshed (non-original) property value</p> <p>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.)</p> <p>The refreshed LTV refers to the servicer periodically updating the estimate of value to recalculate loan-to-value using the current loan balance.</p>	e.g. 125000 for \$125,000.00	Whole Number
80	Refreshed Property Valuation Method	The valuation method for any refreshed values in field #79. Identifies the method by which the value of the property was determined	0 Not Refreshed 1 Full Appraisal – Prepared by a licensed appraiser 2 Limited appraisal- Drive-by -Prepared by a licensed appraiser 3 Broker Price Opinion “BPO”-Prepared by a	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
			real estate broker or agent 4 Desktop Valuation – Prepared by a bank employee or non-appraiser 5 Automated Valuation Model “AVM” 6 Unknown 7 TAV – tax assessed value	
81	Refreshed Property Valuation Date	Date of most recent property valuation.	YYYYMMDD	YYYYMMDD
82	Escrow Amount Current	Escrow Amount Current – Report the scheduled escrow amount (including taxes and insurance) due from the borrower in the reporting month.	Whole Number e.g., 5123 for \$5,122.81 Use banker’s rounding.	Whole Number
83	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)
84	Remaining Term	Report the remaining term of the loan in months. For HELOC it should be the combined draw period and the repayment period. Note: For the Remaining Term fields in the FR Y-14M First Lien and Home Equity schedules, a value of 0 should be assigned if a loan is past maturity.	Whole Number	Whole Number
85	Bankruptcy Chapter	Bankruptcy Chapter - For all the loans with a Bankruptcy Flag, indicate the Bankruptcy Chapter Type. Note: If the Bankruptcy Flag field is coded with a value of ‘N’, then the Bankruptcy Chapter field	7 = Chapter 7 9 = Chapter 9 11 = Chapter 11 12 = Chapter 12 13 = Chapter 13 U = Unknown	Character(2)

Field No.	Name	Detailed Description	Allowed Values	Format
		should be blank, i.e. null value. Do not populate this field with any other value.		

Portfolio Level Table

Field No.	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	Loss / Write-down Amount	Loss / Write-down Amount – For 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