Contact Information Workbook
FR Y-14M

Institution Name: _____

RSSD ID: _____

Submission Date (MM/DD/YYYY): _____

	FR Y-14M Schedule	Last Name	First Name
1	Address Matching		
2	First Mortgage		
3	Home Equity		
4	Credit Card		

Title	Email	Phone	Fax

General Instructions for the Reporting of the
Capital Assessments and Stress Testing information collection
(FR Y-14Q/M)

General Instructions for Preparation of the Quarterly Capital Assessments and Stress Testing Reports
FR Y-14Q/M

The FR Y-14Q/M reports collects detailed data on bank holding companies' various asset classes and categories of pre-provision net revenue (PPNR) on a quarterly/monthly basis, which will be used to support supervisory stress testing models and for continuous monitoring efforts. The FR Y-14Q/M reports includes data schedules for Securities Risk; Retail Risk; PPNR; Wholesale Risk; Trading, Private Equity, and Other Fair Value Assets (Trading); Basel III and Dodd-Frank (Basel III); and Regulatory Capital Instruments. All of the data schedules, other than the Basel III schedule and Regulatory Capital Instruments schedules are to be submitted each reporting period. The Basel III and Regulatory Capital Instruments data schedules are to be submitted for all quarters, except for the third quarter.

(1) Who Must Report
(i) Reporting Criteria
   a. Large BHCs that meet an annual threshold of $50 billion or more in total consolidated assets, as defined by the capital plan rule (12 CFR 225.8), are required to submit the Capital Assessment and Stress Testing report to the Federal Reserve. The capital plan rule defines total consolidated assets as the average of the company's total consolidated assets over the course of the previous four calendar quarters, as reflected on the BHC's consolidated financial statement for bank holding companies (FR Y–9C). The calculation shall be effective as of the due date of the bank holding company's most recent FR Y–9C.

   b. The specific reporting requirements for each bank holding company depend upon the size of the holding company and the level of activity in certain risk types. The number of schedules each bank holding company is required to complete is subject to materiality threshold.
      1) **PPNR schedule, Basel III schedule, and Regulatory Capital Instruments schedule:** All bank holding companies must submit these schedules.
      2) **Trading schedule:** Only BHCs with greater than $500 billion in total consolidated assets who are subject to the amended market risk rule (12 CFR Parts 208, Appendix, E and 225, Appendix E) must submit this schedule and worksheets.
      3) **All other quarterly and monthly schedules:** The remaining schedules are subject to materiality thresholds. Material portfolios are defined as those with asset balances greater than $5 billion or asset balances greater than 5 percent of Tier 1 capital on average for the four quarters preceding the reporting quarter. For schedules that require the institutions to report information on serviced

loans, the materiality threshold is based on the asset balances associated with the BHC's owned portfolio. All data used to determine materiality should be measured as of the close of business of the last calendar day of the quarter, and assets included in a given portfolio are defined in the instructions for each schedule. BHCs will have an option to complete the data schedules for immaterial portfolios. If the BHCs do not complete the schedules, the Federal Reserve will assign losses to immaterial portfolios in a manner consistent with the given scenario to produce supervisory estimates.

c. New reporters must submit the FR Y-14Q PPNR new reporters template with data starting as-of 2009 on the first quarter that they are subject to reporting. New reporters must also submit historical data, starting in January 2007, for the FR Y-14Q retail schedules.

(ii) Exemptions
a. Only bank holding companies that did not meet the reporting criteria listed in paragraph one above are exempt from reporting.

(2) Where to Submit the Reports
(i) **All bank holding companies** subject to these reporting requirements must submit their completed reports electronically.   Bank holding companies will be provided information on how to transmit data directly to the Federal Reserve or to the Federal Reserve through data aggregators.

(3) When to Submit the Reports
(i) Bank holding companies must file the *Capital Assessment and Stress Testing schedules* (FR Y-14Q/M) on the appropriate time schedules as described below:
a. Bank holding companies must submit data associated with quarterly data schedules on the same time schedule as the FR Y-9C reported data (40 calendar days after the calendar quarter-end for March, June, and September and 45 calendar days after the calendar quarter-end for December, unless that day falls on a weekend or holiday (subject to timely filing provisions)).
b. Bank holding companies must submit data associated with the monthly data schedules by the 30th calendar day after the last business day of the preceding calendar month.
c. Beginning in 2012, the quarterly Trading schedule as-of-date for the first, second, and fourth quarters would be the same as the as-of dates for the other reported schedules. For the 3rd quarter, the BHCs will be required to report data as part of a market shock exercise.[1] Due to the nature of this exercise, the Federal Reserve will

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[1] See, for example, 18 U.S.C. 1005

communicate to the appropriate bank holding companies the specific as-of date for trading data in the fourth quarter, but no later than December 1st. The data would be due 40 calendar days after the notification date (notifying respondents of the as-of-date) or, for the 3rd quarter data, December 15th, whichever comes earlier. BHCs may provide these data as-of the most recent date that corresponds to their weekly internal risk reporting cycle as long as it falls before the as-of-date. In addition, for BHCs that are required to re-submit a capital plan, the due date for the quarter preceding the quarter in which the BHCs are required to re-submit a capital plan would be the later of (1) the normal due date or (2) the date that the re-submitted capital plan is due, including any extensions.

d. **General Timing**: If the submission date falls on a weekend or holiday, the data must be received on the first business day after the weekend or holiday. No other extensions of time for submitting reports will be granted. The data are due by the end of the reporting day on the submission date. Earlier submission aids the Federal Reserve in reviewing and processing the data and is encouraged.

(ii) New reporters: For the Y–14Q schedules, the filing deadline will be extended to (1) 90 days after the quarter-end for the first two quarterly submissions and (2) 65 days after the quarter-end for the third and fourth quarterly submissions. Beginning with the fifth quarterly submission, these respondents will be required to adhere to the standard reporting deadlines above. For the Y–14M schedules, the initial deadline will be 90 days after the end of the reporting month, at which time data for all three intervening months would be due. For example, a new respondent for the September 30 reporting period will be expected to submit data corresponding to the September 30, October 31, and November 30 reporting periods by December 31.

(4) How to Prepare the Reports
    (i) Applicability of GAAP, Consolidation Rules, and Other Instructional Guidance
        a. Bank holding companies are required to prepare and file the FR Y-14Q/M schedules in accordance with generally accepted accounting principles (GAAP) and these instructions. The financial records of the bank holding companies should be maintained in such a manner and scope so as to ensure the FR Y-14Q/M can be prepared and filed in accordance with these instructions and reflect a fair presentation of bank holding companies' financial condition and assessment of their performance under stressed scenarios.

b. **Rules of Consolidation**: Please see the FR Y-9C General Instructions for a discussion of the rules of consolidation.

c. Bank holding companies should look to the following published documents (in the order listed below) when determining the precise definition to be used in completing the schedules:

  • The FR Y-14Q/M instructions.

  • The latest available FR Y-9C instructions published on the Federal Reserve's public web site: http://www.federalreserve.gov/reportforms.

(ii) Confidentiality. As these data will be collected as part of the supervisory process, they are subject to confidential treatment under exemption 8 of the Freedom of Information Act. 5 U.S.C. 552(b)(8). In addition, commercial and financial information contained in these information collections may be exempt from disclosure under Exemption 4. 5 U.S.C. 552(b)(4). Disclosure determinations would be made on a case-by-case basis.

(iii) Amended Reports

a. The Federal Reserve will require the filing of amended reports if reports as previously submitted contain significant errors. In addition, a reporting institution must file an amended report when it or the Federal Reserve discovers significant errors or omissions subsequent to submission of a report. Failure to file amended reports on a timely basis may subject the institution to supervisory action.

(iv) Legal Considerations for International Exposures

a. A BHC is not required to report a particular data item if a foreign law prohibits the BHC from providing the information to the Federal Reserve. However, the Federal Reserve is authorized by law to collect information from a BHC regarding its exposures, including foreign exposures.[3] A BHC must include with its data submission a legal analysis of the foreign law that prohibits reporting the data to the Federal Reserve.

  • The legal analysis must include, but is not limited to, a detailed description and analysis of the law(s) prohibiting the reporting of the information to the Federal Reserve, a summary description of the exposures omitted, any other information the BHC deems relevant to justify omitting the data from the report, and any additional information required by the Federal Reserve.

(v) Questions and requests for interpretations. Bank holding companies should submit any questions or requests for interpretations by email to info@CCAR.frb.org.

FR Y-14M: Domestic 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 and all loans serviced by the BHC in that period.
    - 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).
    - 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.
    - Also include all loans meeting the definition of trading assets reported on FR Y-9C, Schedule HC-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.

- Starting with the March 2013 data submission, BHCs are required to continue reporting data on loans which become Real Estate Owned (REO). If a loan is submitted under the Y14M First Lien data schedule through a certain period and becomes an REO, then this loan will be reported through the time the loan terminates as a REO sale or otherwise. BHCs are required to report all REO loans – either serviced by them or sub-serviced by other institutions on their behalf. Report all loans that are reported under Y-9C, Schedule HC-M Item 6.b.(3).
    - Please note that BHCs will continue to report data on the loans which become REO loans using a consistent loan number throughout the history of the loan. Please ensure that the loan number, once assigned to a loan, is not changed as a result of sub servicing or any related aspects.

- We require that a loan number uniquely identify a loan through its entire life. If a BHC is also 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 for all loans that are being reported for the first time in the current reporting period. In the case that a BHC has been submitting different loan numbers for the same loan in the FR Y-14M collection versus OCC data collection, the BHC should continue reporting using the same loan numbers as they have been submitting for the Y-14M submissions. There may be instances where the FR Y-14M data population includes additional loans which are not part of the OCC data sample, and for such loans a unique loan number should be reported. Overall, the data file sent by a BHC should have unique loan numbers across the entire submission.

Additional Formatting

- The collection includes both loan level and portfolio level 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
- 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: For a data item defined as Character (2), if the respondent is to report the value '1', then the respondent should submit only the character '1.' The respondent should not submit '01', '<space>1', '1<space>', or any other combination that includes a second character.
- 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. REO loans as described above will now be included in the data. This holds even if the REO loans were transferred to another servicer.
- The tables on the following pages give more information regarding the fields that should be contained in each of the files.

File Naming Convention:

BHCs must use the following naming convention when submitting data files to the data aggregator.

FRY14_FIRSTLIEN_LOANLEVEL_<ID_RSSD>_<AS_OF_MON_ID>_<SUBMISSION_NUMBER>.TXT

FRY14_FIRSTLIEN_PORTFOLIOLEVEL_<ID_RSSD>_<AS_OF_MON_ID>_<SUBMISSION_NUMBER>.TXT

SUBMISSION_NUMBER will be used to track revisions and resubmissions of this schedule. It must be populated as a two-digit number. For example, the first submission for a given period would have a submission number of '01.' If the BHC 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 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 First Lien Loan level data file submitted for period 201206, the file would be named as FRY14_FIRSTLIEN_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_FIRSTLIEN_LOANLEVEL_999999_201206_02.TXT, and so on.

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). 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. However, if a BHC has already been submitting different loan numbers for the same loan for the FR Y-14M and the OCC collections, the BHC should continue submitting the same loan number it has been using for the FR Y-14M. 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 the general	A contributor-defined alpha-numeric value up to 32 characters. Please refer to additional details listed on Page 1 of this document.	Character (32)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		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. 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.; 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	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
		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 through mergers and acquisitions. Note: 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. "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. Respondents should populate this field in all cases. If the respondent is unable to sub classify the borrower's documentation level, report using the "7 Stated Unknown" option.		

Field No.	Variable Name	Detailed Description	Allowed Values	Format
11	Debt to Income (DTI) 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. Back-end DTI ratios give the percentage of monthly income necessary to cover all of the borrower's debt obligations.	Whole Number, e.g.,: 36, 42	Whole Number
12	Debt to Income (DTI) Front-End at Origination	DTI Ratio (Front-end) at origination – Report the Front-end DTI (PITI Housing Ratio) at origination of the mortgage. Front-end DTI ratios give the percentage of a borrower's monthly income that would go toward housing expenses (mortgage payment, real estate taxes, homeowner's insurance, association dues, etc.)	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.	Provide as a whole number, e.g.:759	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
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. 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. 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 over time.	1 = Prime 2 = Alt-A 3 = Non-prime 4 = Government Owned	Character(1)
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	Loan Type Coding 1 = FHA Residential 2 = VA Residential 3 = Conventional without Private Mortgage Insurance 4 = CRA 5 = FHA Project 6 = Conventional with Private Mortgage Insurance 7 = HUD 235 Loans Y = Other U = Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		•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		
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 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	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
		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. 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 category applies exclusively to the Servicing Portfolio. • Wealth Management/Private Banking – report all loans originated through a		

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		serviceer's private wealth management or private banking division.		
19	Product Type - Current	Product Type – Identifies the product type of the mortgage including the interest type, amortization term and initial fixed period for hybrid products. Fixed 30 – Fixed rate amortizing loans with a 30 year loan term. Also include fixed rate loans where loan term is greater than 20 and less than 30 years. Fixed 20 – Fixed rate amortizing loans with a 20 year loan term. Also include fixed rate loans where loan term is greater than 15 and less than 20 years. Fixed 15 – Fixed rate amortizing loans with a 15 year loan term. Also include fixed rate loans where loan term is greater than 10 and less than 15 years. Fixed 10 – Fixed rate amortizing loans with a 10 year loan term. Also include fixed rate loans where loan term is less than 10 years. Fixed 40 – Fixed rate amortizing loans with a 40 year term. Also include fixed rate loans where loan term is greater than 30 and less than 40 years. Fixed Greater than 40 - Fixed rate loans with loan term greater than 40 years. Fixed Other – Fixed rate loan where the loan term does not fall under any of the categories (Fixed 30, Fixed 20, Fixed 15, Fixed 10, Fixed 40, Fixed Greater than 40). Use this code where the loan is not simply a fixed-rate amortizing term loan. Some examples include Balloon, interest	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 11 = Fixed 40 12 = Fixed Greater than 40 13 = Fixed Other 14 = Fixed 10	Character(2)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		only or fixed rate pay option loans. ARM 2 – Adjustable rate mortgage where the initial rate reset is less than or equal to 2 years. ARM 3 – Adjustable rate mortgage where the initial rate reset is greater than 2 year and less than or equal to 3 years. ARM 5 – Adjustable rate mortgage where the initial rate reset is greater than 3 year and less than or equal to 5 years. ARM 7- Adjustable rate mortgage where the initial rate reset is greater than 5 year and less than or equal to 7 years. ARM 10 – Adjustable rate mortgage where the initial rate reset is greater than 7 year and less than or equal to 10 years. ARM Other – Adjustable rate loan where the loan term does not fall under any of the categories (ARM 2, ARM 3, ARM 5, ARM 7, ARM 10). An example would be an Option ARM or ARM 15. Other – Use this code to capture loans which do not fall into any of the categories listed above. An example would be Graduated Payment Mortgages (GPMs).		
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	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
			U = Unknown	
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. Note: If the property is 1-4 family and details relating to the exact number of units is not known, use the code value U = Unknown. This field may be provided on a best efforts basis for loans serviced for others, loans serviced by others, and loans acquired through mergers and acquisitions.	1 = one unit 2 = two units 3 = three units 4 = four units U = Unknown Y = Other	Character(1)
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)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
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 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.	Y=Yes N=No U=Unknown	Character(1)
28	Recourse Flag	Recourse on a loan refers to terms in the mortgage contract that give the owner of the note the right to pursue additional claims against the borrower beyond possession of the property.	Y=Yes N=No 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"

Field No.	Variable Name	Detailed Description	Allowed Values	Format
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. A BHC using the Wall Street Journal prime rate should report the value '50' for Bank Prime 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 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	Character(2)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
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.: 0.0175 for 1.75%	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.: 0.0175 for 1.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
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"

Field No.	Variable Name	Detailed Description	Allowed Values	Format
39	ARM Periodic Pay Cap	Represents cap on monthly payments for adjustable rate mortgages Note: The periodic pay cap refers to the maximum percentage point increase over the previous payment. So for a $1,000 principal and interest (P&I) payment in the previous month, a 7.5% pay cap implies that the P&I payment next month cannot exceed $1,075 at the adjustment. Note that the 7.5% pay cap should be reported as a fraction, in this case 0.0750.	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 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	Y=Yes N=No	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		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 on the original loan 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.	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)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
47	Pre-Payment Penalty Term	Pre-Payment Penalty Term (In Months) The time period from loan origination that a prepayment penalty applies (if applicable). This is an origination field and should specify the time period from origination for which a prepayment penalty would have applied. It should not change with the reporting month.	Whole number in months. E.g., 36 for 36 months (3 years).	Whole Number
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.	Investor Coding 1 = GNMA 2 = FNMA 3 = FHLMC 4 = Private Securitized 5 = GNMA Buyout Loans 6 = Local Housing Authority 7 = Portfolio 8 = Serviced for Other Unrelated Entity 0 = Federal Home Loan Bank (FHLB) U = Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		• 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 'Other Unrelated Entity' refers to investors that do not include any of the major investor types listed in values 0-7, and can include portfolio loans serviced for others.		
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 borrowers' bankruptcy declaration. Indicates whether the borrower is in bankruptcy as of the end of the reporting month. Respondents should include coborrowers.	N = Not in bankruptcy in reporting month Y = In bankruptcy in reporting month	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
54	Bankruptcy Chapter	Bankruptcy Chapter - For all the loans with a Bankruptcy Flag, indicate the Bankruptcy Chapter Type Note: If the Bankruptcy Flag (Field #53) is coded with a value of 'N', then the Bankruptcy Chapter (Field #54) should be blank, i.e. null value. Do not populate this field with any other value.	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. 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
58	Scheduled Principal Balance Amount	Report the scheduled principal balance amount for the borrower Note: The scheduled principal balance amount should reflect the balance outstanding based on the scheduled payment which is due from the borrower in the reporting month (not the actual payment made by the borrower). There will be a difference in the scheduled versus actual only in cases of delinquency or curtailments.	Whole Number e.g.,5123 for $5,122.81 Use banker's rounding.	Whole Number
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

Field No.	Variable Name	Detailed Description	Allowed Values	Format
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. Note: If a loan is not in foreclosure, then the Foreclosure Sale Date field (Field #61), Foreclosure Referral Date field (Field # 62) should be blank, i.e. null value. Do not populate this field with a 0 date value, or with any other value. 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.	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. Note: If a loan is not in foreclosure, then the Foreclosure Sale Date field (Field #61), Foreclosure Referral Date field (Field # 62) 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.	Variable Name	Detailed Description	Allowed Values	Format
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 Note: The code value for this field should follow public reporting of this item.	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	Provide the liquidation method for any loan that was liquidated during the reporting month. • 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	0 = Not paid-in-full 1 = Voluntary payoff 2 = Involuntary liquidation (foreclosure) 3 = Servicing transfer	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		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 REO. • **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 The code value of '1: In Process' means that a request has been made for repurchase of the loan by counterparty. Include both loans where repurchase is being finalized and loans where agreement to repurchase has not yet occurred.	Code values: 0 = None 1 = In Process 2 = Complete & Repurchased 3 = Complete and NO Repurchase	Character(1)
67	Repurchase Request Date	Repurchase Request Date Note: The repurchase request date is the date of repurchase requested by the counterparty.	YYYYMMDD	YYYYMMDD

Field No.	Variable Name	Detailed Description	Allowed Values	Format
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. The Refreshed Property Value, Refreshed Property Valuation Method, and Most Recent Property Valuation Date fields refer to the same refreshed property valuation instance. If the property has been valued subsequent to origination, please provide the most recent property valuation date, the valuation method, and the property value. Do not report where the refreshed property value was not obtained within the last year.	e.g. 125000 for $125,000.00	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"** The Refreshed Property Value, Refreshed Property Valuation Method, and Most Recent Property Valuation Date fields refer to the same refreshed property valuation instance. If the property has been valued subsequent to origination, please provide the most recent property valuation date, the valuation method, and the property value.	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. The Refreshed Property Value, Refreshed Property Valuation Method, and Most Recent Property Valuation Date fields refer to the same refreshed property valuation instance. If the property has been valued subsequent to origination, please provide the most recent property valuation date, the valuation method, and the property value.	YYYYMMDD	YYYYMMDD

Field No.	Variable Name	Detailed Description	Allowed Values	Format
71	Refreshed CLTV After Modification	Refreshed CLTV After Modification – Report the calculated combined loan-to-value ratio after the modification. Note: The Refreshed CLTV After Modification field (Field #71) on the FR Y-14M First Lien schedule is only applicable for loans that have been modified. Only provide this field for loans that have been modified. Provide the CLTV that was used to evaluate and approve the modification. This could be done during the modification process or soon afterward. Do not continue to update it. Include all outstanding liens in the calculation of refreshed CLTV. If the property only has one lien outstanding at the time of modification, then this field would be equivalent to refreshed LTV.	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. Back-end DTI ratios give the percentage of monthly income necessary to cover all of the borrower's debt obligations.	Whole Number	Whole Number
73	Refreshed DTI Ratio (Front-end)	Refreshed DTI Ratio (Front-end) – Report the refreshed Front-end DTI (PITI Housing Ratio). Front-end DTI ratios give the percentage of a borrower's monthly income that would go toward housing expenses (mortgage payment, real estate taxes, homeowner's insurance, association dues, etc.)	Whole Number	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
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 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	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
		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.		
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	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 /	Numeric

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		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 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.	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.	

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		• 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. 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.		
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 –	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
		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. Note: Only report a broken plan in the month it was broken, not in subsequent months. In subsequent months, leave it blank.		
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	HAMP Loan Number	HAMP(Home Affordable Modification Program) Loan Number – Report any loans modified under the Home Affordable Modification Program Guidelines released March 4, 2009. The HAMP Loan Number provided should be identical to the Servicer Loan Number provided to the data aggregator for HAMP submissions to the Treasury.	The HAMP Loan Number provided should be identical to the Servicer Loan Number provided to the data aggregator for HAMP submissions to the Treasury.	Character(32)
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	Y=Yes N=No	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		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.		
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	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
		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. Note: If loss mitigation efforts have been initiated but no plan has been executed as of the month-end, the Loss Mitigation Performance Status should be coded as 2: Active and Non-Performing. If a loan is not in loss mitigation, then it should be coded as 0: No loss mitigation action in place and should not be left blank.		
~~86~~	~~Principal Deferred~~	(This field is RETIRED and should no longer be submitted) ~~Principal Deferred – Report whether a loan had principal deferred through a loss mitigation.~~ ~~This field should only be populated for loans with a value in Field #74~~	~~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. Note: In cases where the principal deferral is monthly, they should be reported as aggregated. Principal deferrals are generally done at once. Only the amount of principal that is deferred should be reported. Report the aggregate amount of deferred principal provided over the life of the loan assuming that the borrower performs as agreed.	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified.		
88	~~Principal Write-down~~	~~(This field is RETIRED and should no longer be submitted)~~ ~~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 Note: Report the aggregate amount of principal write-down provided over the life of the loan assuming that the borrower performs as agreed. Performance incentive payments offered to all borrowers should not be included as principal write-downs (i.e., the annual HAMP forgiveness payments should not be flagged as principal reductions).	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	1 = Full Appraisal 2 = Limited Appraisal 3 = Broker Price Opinion 4 = Desktop Valuation 5 = Automated Valuation Model	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		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" This field should only be populated for loans with a value in Field #74 Modification Type indicating that a loan has been modified	6 = Unknown	
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)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
93	Total Debt at Time of any Involuntary Termination	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) Note: Any involuntary termination includes REO, Short Sale, Deed-in-lieu of foreclosure, Third Party Sale or Charge-off. Note: This field is a required field for Investor Type code values 4 (Private Securitized) and 7 (Portfolio) and best efforts for all others.	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) Note: Since net proceeds should be the same as Net Recovery Amount (Field #94), report net proceeds in Field #94 for short sales and third party sales, along with all other involuntary terminations. Since the net recovery amount cannot be computed until the loan has been sold (or charged off), you need to also obtain the sales price the property sold at and place the sales price of the property in Field #121. Note: This field is a required field for Investor Type code values 4 (Private Securitized) and 7 (Portfolio) and best	Whole Number e.g., 2123 for $2,122.81 Use banker's rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		efforts for all others.		
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	Troubled Debt Restructure Flag	Troubled Debt Restructure Flag – 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)
98	Interest Rate Reduced (Effective for submission of June 2013 data)	Report whether the interest rate has been reduced to be less than the scheduled value through loss mitigation. For example, if a fixed-rate loan with a rate of 6% is reduced to 2% as a result of loss mitigation, the BHC would report 'Y' for this field.	Y=Yes N=No	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		This field should only be populated for loans with a value in Field #74 (Modification Type).		
99	Interest Rate Frozen (Effective for submission of June 2013 data)	Report whether the interest rate was frozen and at a lower rate than if allowed to adjust through loss mitigation For example, if a loan resetting from 4% to 6% is frozen at the 4% rate, the BHC would report 'Y' for this field. This field should only be populated for loans with a value in Field #74 (Modification Type).	Y=Yes N=No	Character(1)
100	Term Extended (Effective for submission of June 2013 data)	Report whether the remaining term of the loan was extended through loss mitigation. This field should only be populated for loans with a value in Field #74 (Modification Type).	Y=Yes N=No	Character(1)
101	P&I Amount Before Modification (Effective for submission of June 2013 data)	Report the scheduled principal and interest amount in the month prior to loan modification. This field should only be populated for loans with a value in Field #74 (Modification Type).	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number
102	P&I Amount After Modification (Effective for submission of June 2013 data)	Report the scheduled principal and interest amount in the month following loan modification. This field should only be populated for loans with a value in Field #74 (Modification Type).	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
103	Interest Rate Before Modification (Effective for submission of June 2013 data)	Report the interest rate in the month prior to loan modification. This field should only be populated for loans with a value in Field #74 (Modification Type).	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals.
104	Interest Rate After Modification (Effective for submission of June 2013 data)	Report the interest rate in the month after loan modification. This field should only be populated for loans with a value in Field #74 (Modification Type).	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals.
105	Remaining Term Before Modification (Effective for submission of June 2013 data)	Report the remaining term in the month prior to loan modification. This field should only be populated for loans with a value in Field #74 (Modification Type).	Whole Number	Whole Number
106	Remaining Term After Modification (Effective for submission of June 2013 data)	Report the remaining term in the month after loan modification. This field should only be populated for loans with a value in Field #74 (Modification Type).	Whole Number	Whole Number
107	Escrow Amount Before Modification (Effective for submission of June 2013 data)	Report the escrow amount in the month prior to loan modification. This should be the escrow portion of the monthly payment and not the full escrow balance. This field should only be populated for loans with a value in Field #74 (Modification Type).	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number
108	Escrow Amount After Modification (Effective for submission of June 2013 data)	Report the escrow amount in the month after loan modification. This should be the escrow portion of the monthly payment and not the full escrow balance. This field should only be populated for loans with a value in Field #74 (Modification Type).	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
109	Alternative Home Liquidation Loss Mitigation Date (Effective for submission of June 2013 data)	Report the date on which the most recent Alternative Home Liquidation Loss Mitigation strategy was executed (when the program was completed). Alternative Home Liquidation Loss Mitigation Strategies include the new and evolving strategies that are designed to minimize loan losses and avert loan foreclosures. These strategies include, but are not limited to, other alternative programs intended to limit the costs and losses related to the sale of the home, deed in lieu, or foreclosure, but which result in the borrower forfeiting ownership of the home. These new strategies are in addition to traditional home liquidation loss mitigation strategies, such as short sales and deeds in lieu of foreclosure. Note: This field should be used only for programs that cannot be coded under any other plan. Loans coded in traditional plans should not be coded here as well.	YYYYMMDD	YYYYMMDD
110	Alternative Home Retention Loss Mitigation Date (Effective for submission of June 2013 data)	Report the date on which the most recent Alternative Home Retention Loss Mitigation strategy was executed (when the program was completed). Alternative Home Retention Strategies include the various new and evolving loss mitigation strategies that are designed to minimize loan losses, avert loan foreclosures, and enable borrowers to retain their residence. These strategies include, but are not limited to, "short refinances" (servicer facilitates a loan refinance, with the investor accepting a short payoff of the existing first mortgage), and other refinance or alternative programs intended to prevent the sale of the home, a deed in lieu, or a foreclosure.	YYYYMMDD	YYYYMMDD

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		Note: This field should be used only for programs that cannot be coded under any other plan. Loans coded in traditional plans should not be coded here. If alternative loss mitigation does not apply to the loan, report this field as NULL.		
111	Original Property Valuation Method (Effective for submission of June 2013 data)	Identifies the method by which the value of the property was determined at the time the loan was originated. 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"	1=Full Appraisal 2=Limited Appraisal 3=Broker Price Opinion 4=Desktop Valuation 5=Automated Valuation Model 6=Unknown	Character(1)
112	Third Party Sale Flag (Effective for submission of June 2013 data)	Identification of Third Party Sales at time of Foreclosure Sale Identify any loan where the title has transferred to a party other than the servicer at the time of foreclosure sale. If the loan was not sold to a third party or is not currently in foreclosure this field should be coded with a zero. For example, if the loan was conveyed from the owner to the lender (or servicer), this would not be considered a Third Party Sale, and this field should be coded with a zero.	0 = The loan was not sold to a third party (also code zero loans not in foreclosure) 1 = The loan was sold to a third party at foreclosure sale	Character(1)
113	Escrow Amount Current (Effective for submission of June 2013 data)	Report the scheduled escrow amount (including taxes and insurance) due from the borrower scheduled for the reporting month. For non-escrow loans, report a value of zero.	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
114	Escrow Amount at Origination (Effective for submission of June 2013 data)	Report the escrow amount (including taxes and insurance) due from the borrower at origination of the loan (included in the first payment). For non-escrow loans, report a value of zero.	Whole Number e.g., 5123 for $5,122.81 Use banker's rounding.	Whole Number
115	Remodified Flag (Effective for submission of June 2013 data)	Flag any loan that has been modified more than once in the last 24 months. Code with a "Y" any loan that has been modified more than once in the last 24 months.	N = No Y = Yes	Character(1)
116	Mortgage Insurance Company (Effective for submission of June 2013 data)	Mortgage Insurance Company	MI Company Coding 1 = GE 2 = MGIC 3 = PMI 4 = UGIC 5 = RMIC 6 = Radian 7 = Integon 8 = Triad 9 = CMG 10 = Essent 11 = No MI 12 = Has MI - Company Other/Unknown 99 = Unknown whether has MI Note: List subject to change for new MI Company entrants.	Numeric
117	Interest Type at Origination (Effective for submission of June 2013 data)	Interest Type at Origination • 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	1 = Fixed 2 = Variable	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		fixed period.		
118	Entity Serviced (Effective for submission of June 2013 data)	Report the Federal Regulator of the BHC subsidiary that is servicing the loan. If the loan is a commercial loan secured by residential real estate loans, report the Federal Regulator of the entity servicing the commercial loan. Example: The 'Entity Serviced' should be segmented out by the entities within the BHC. Examples: If the loan is serviced by a national bank, then the Entity Serviced is OCC (code value = 2). If the loan is serviced by a state nonmember bank, then the 'Entity Serviced' is FDIC (code value = 3). If the loan is serviced by a state member bank or a subsidiary of a BHC that is not a federally insured bank, then the 'Entity Serviced' is FRB (code value = 1).	1 = FRB 2 = OCC 3 = FDIC	Character(1)
119	Loss/Write down Amount (Effective for submission of June 2013 data)	Report losses and principal write downs incurred during the month, including all write-offs of principal, interest, receivables, or accruals that are deemed uncollectible. Report all 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 charged against the ALLL. This should include	e.g, 125000 for $125,000.00	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		accounting adjustments to fair market value. If multiple write-downs occurred in a given month, report the total amount of write-downs for that month. The Loss/Write-down Amount is intended to parallel the amount and timing of loss recognized under regulatory accounting rules prior to, upon and following foreclosure of the property securing the loan. As a general rule, the amount of recognized loss is the difference between the <u>recorded amount of the loan</u> and the fair market value of the asset (less cost to sell). The Loss/Write-down Amounts recognized in subsequent months after foreclosure are the adjustments, if any, to the on-balance sheet value of the foreclosed asset. Include in the Loss/Write-down Amount items charged directly to the Allowance for Loan and Lease Losses as well as items charged to unearned interest, any valuation allowance established against the asset and accounts related to item 5.j on Schedule RI – "Net gains (losses) on sales of other real estate owned".		
120	Loss/Write down Date (Effective for submission of June 2013 data)	Date on which the loss or write-down was incurred. If multiple write-downs occurred in a given month, report the date of most recent write-down for that month. Specific dates should be reported. However, if the BHC can only identify the month, then the 'DD' portion should be reported as '01' (e.g. 20120301 for March of 2012).	YYYYMMDD	YYYYMMDD

Field No.	Variable Name	Detailed Description	Allowed Values	Format
121	Sales Price of Property (Effective for submission of June 2013 data)	Report the final sales price at which the property was disposed by the BHC in the case of involuntary termination. Provide the same price as the BHC would submit to public records data. Net proceeds from short sales or third party sales should be reported in item #94. Note: This field is a required field for Investor Type code values 4 (Private Securitized) and 7 (Portfolio) and best efforts for all others.	Whole Number e.g., 2123 for $2,122.81	Whole Number
122	Performance of Junior Lien(s) (Effective for submission of June 2013 data)	Indicates whether the junior lien(s) are performing or not. Note: This field is a required field for "Portfolio" and "Serviced By Others" loans, and best efforts field for "Serviced For Others". This includes junior liens not held by the BHC. A loan is considered non-performing if the loan is not current (30 days or more past due by the MBA method).	0 = No junior lien on property 1 = One or more junior liens are on the property and all are performing 2 = One or more junior liens are on the property and one or more junior liens are not performing 3 = One or more junior liens are on the property and status is unknown 4 = Presence of junior lien is unknown.	Character(1)
123	Ever 90+ DPD in the Past 12 months (Effective for submission of June 2013 data)	Delinquent history information in the past 12 months. Use the Mortgage Bankers Association delinquency method. • "Y" if ever in 90 or more than 90 days past due in the past 12 months • "N" if not ever in 90 or more than 90 days past due in the past 12 months • "U" if unknown	N = No Y = Yes U=Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
124	Commercial Loan Flag (Effective for submission of June 2013 data)	Is the loan a commercial real estate (CRE) or commercial business purpose loan or transaction? This field is reserved for certain CRE or commercial business purpose loans secured by 1-4 residential properties where the underlying 1-4 residential loans are required to be reported on Schedule Y-9C as 1-4 residential mortgage loans. While the purpose of the transaction is commercial, Y-9C requires any 1-4 family residential loans securing the transaction to be reported as a 1-4 residential property.	0 = No. This loan is not a CRE or commercial business purpose loan. 1 = Yes. This loan is a CRE or commercial business purpose loan.	Character(1)
125	Basel II – PD (Effective for submission of March 2013 Data)	Report the Basel II Probability of Default (PD) for the account. More specifically, report the PD associated with the account's corresponding Basel II segment. Note: Applicable only to the Basel II reporting banks. This item is required for BHC-owned loans only.	A one in ten probability of default should be reported as 0.1.	Numeric, up to 5 decimals
126	Basel II – LGD (Effective for submission of March 2013 data)	Report the Basel II Loss Given Default (LGD) for the account. More specifically, report the LGD associated to the account's corresponding Basel II segment. Note: Applicable only to the Basel II reporting banks. This item is required for BHC-owned loans only.	A ninety percent loss given default should be reported as 0.9.	Numeric, up to 5 decimals
127	Basel II – ELGD (Effective for submission of March 2013 data)	Report the Basel II Expected Loss Given Default (ELGD) parameter for the account. More specifically, report the ELGD associated to the account's corresponding Basel II segment. Missing or unavailable values should be reported as null. Note: Applicable only to the Basel II reporting banks. This item is required for BHC-owned loans only.	A ninety percent expected loss given default should be reported as 0.9.	Numeric, up to 5 decimals.

Field No.	Variable Name	Detailed Description	Allowed Values	Format
128	Basel II – EAD (Effective for submission of March 2013 data)	Report the Basel II dollar Exposure at Default (EAD) for the account. More specifically, report the EAD associated to the account's corresponding Basel II segment. In particular, for open-ended exposures assign to all the accounts in a particular Basel II segment the corresponding LEQ, CCF, or related parameters, associated with that segment. After the corresponding parameter is assigned to each account, calculate the account EAD and report this as the variable value. Note: Applicable only to the Basel II reporting banks. This item is required for BHC-owned loans only. Abbreviations: LEQ: Loan-equivalent-exposure CCF: Credit Conversion Factor	Whole Number, e.g. 5123 for $5,122.81	Whole Number
129	Entity Type (Effective for submission of June 2013 data)	Report the registered entity type of the BHC subsidiary that owns the reported loan. If the loan is not owned by the BHC or its subsidiaries, report the entity type as 'Other.'	1 = National Bank 2 = State Member Bank 3 = Nonmember Bank 4 = State Credit Union 5 = Federal Credit Union 6 = Non-bank Subsidiary 0 = Other	Whole number
130	HFI FVO/HFS Flag (Effective for submission of June 2013 data)	Portfolio held for investment (HFI), Fair Value Option (FVO), and Held for Sale (HFS) Flag **Portfolio HFI FVO / HFS Flag** – Identify all portfolio loans held for investment (HFI) measured at fair value under a fair value option (FVO) or held for sale (HFS). Note: For non-portfolio loans leave this field NULL.	Y= Yes N = No	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
131	Interest Only Term – Original (Effective for submission of June 2013 data)	Report the number of months where the loan payment is interest only. Provide this information based on the original loan terms.	Whole Number	Whole Number
132	Interest Type - Current (Effective for submission of June 2013 data)	Report the loan interest type in the current reporting month. • 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)
133	Product Type – Origination (Effective for submission of June 2013 data)	Report the product type as of the loan origination Identifies the product type of the mortgage, including the interest type, amortization term and initial fixed period for hybrid products. Fixed 30 – Fixed rate amortizing loans with a 30 year loan term. Also include fixed rate loans where loan term is greater than 20 and less than 30 years. Fixed 20 – Fixed rate amortizing loans with a 20 year loan term. Also include fixed rate loans where loan term is greater than 15 and less than 20 years. Fixed 10 – Fixed rate amortizing loans with a 10 year loan term. Also include fixed rate loans where loan term is less than 10 years. Fixed 40 – Fixed rate amortizing loans with a 40 year term. Also include fixed	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 11 = Fixed 40 12 = Fixed Greater than 40 13 = Fixed Other	Character(2)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		rate loans where loan term is greater than 30 and less than 40 years.	14 = Fixed 10	
		Fixed Greater than 40 - Fixed rate loans with loan term greater than 40 years.		
		Fixed Other – Fixed rate loan where the loan term does not fall under any of the categories (Fixed 30, Fixed 20, Fixed 15, Fixed 10, Fixed 40, Fixed Greater than 40). Use this code where the loan is not simply a fixed-rate amortizing term loan. Some examples include Balloon, interest only or fixed rate pay option loans.		
		ARM 2 – Adjustable rate mortgage where the initial rate reset is less than or equal to 2 years.		
		ARM 3 – Adjustable rate mortgage where the initial rate reset is greater than 2 year and less than or equal to 3 years.		
		ARM 5 – Adjustable rate mortgage where the initial rate reset is greater than 3 year and less than or equal to 5 years.		
		ARM 7- Adjustable rate mortgage where the initial rate reset is greater than 5 year and less than or equal to 7 years.		
		ARM 10 – Adjustable rate mortgage where the initial rate reset is greater than 7 year and less than or equal to 10 years.		
		ARM Other – Adjustable rate loan where the loan term does not fall under any of the categories (ARM 2, ARM 3, ARM 5, ARM 7, ARM 10). An example would be an Option ARM or ARM 15.		
		Other – Use this code to capture loans		

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		which do not fall into any of the categories listed above. An example would be Graduated Payment Mortgages (GPMs).		

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

FR Y-14M: Address Matching Loan Level Data Collection

Data Format

The BHCs shall provide the data each month in a single bar-delimited text file. Fields should be delimited with a vertical bar (|, ASCII decimal 124, ASCII hexadecimal 7C). 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.

For every loan reported on the Y-14M First Lien Closed-end 1-4 Family Loan or Home Equity Loan and Home Equity Line of Credit Schedules, the BHCs shall provide the information set forth in this schedule. Recently, these schedules have been expanded to included REO loans, and such loans will also be included in the Address Matching data collection.

Additional Formatting:
- Options for all fields are comprehensive identifying a valid value for all loans regardless of status. If a value is Unknown or Unavailable the field should be left NULL - populated with a sequence of two vertical bars (|, ASCII decimal 124, ASCII hexadecimal 7C) with no intervening spaces or explicit N/A coding.
- 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.

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

SUBMISSION_NUMBER will be used to track revisions and resubmissions of this schedule. It must be populated as a two-digit number. For example, the first submission for a given period would have a submission number of '01.' If the BHC 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 ipe-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 Address Match data file submitted for period 201206, the file would be named as FRY14_ADDRESSMATCH_999999_201206_01.TXT. Any subsequent revised Address Match data file submitted by the institution for the same period will be named as FRY14_ADDRESSMATCH_ 999999_201206_02.TXT, and so on.

No	Name	Detailed Description	Allowed Values	Format
1	Loan Number	An identifier for this loan that will be the same from month to month. 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. Note: Please provide the same loan number that is provided in the FR Y-14M First Lien and Home Equity schedule submissions. The loan number will be consistent across the Address Match, First Lien, and Home Equity data.	Character(32)
2	Property Street Address	The street address associated with the property. **Must include street direction prefixes, direction suffixes, and Unit Number for condos and coops.**	Text field. Include street prefixes, suffixes, and unit number, e.g.: 123 E Main St # 123 123 Highway 79 South Unit 567	Text(100)
3	Property City	The city in which the property is located. Contributors should be careful to provide the **property** city (**not the mailing** state of the borrower).	Text field	Text(50)
4	Property State	The state in which the property is located. Contributors should be careful to provide the **property** state (**not the mailing** state of the borrower).	Two-letter postal codes for the state.	Character(2)
5	Property ZIP code	Nine-digit ZIP code of the property or five-digit ZIP code if nine-digit is not available. Please be sure to provide the **property** ZIP code (**not the mailing** ZIP). Note: Provide the zip code as 9 digits when available.	Five-digit or nine-digit number. Include leading zeroes WITH NO DASHES, e.g.: 00901 101015271	Character(9)

No	Name	Detailed Description	Allowed Values	Format
6	Mailing Street Address	The borrower's mailing street address. May be the same as the Property address. **Must include street prefixes, suffixes, and Unit Number for condos and coops.**	Text field. Include street prefixes, suffixes, and unit number, e.g.: 123 E Main St Apt 123 123 Highway 79 South Unit 567	Text(100)
7	Mailing City	The borrower's mailing city. May be the same as the Property City.	Text field.	Text(50)
8	Mailing State	The borrower's mailing state. May be the same as the Property State. If the Mailing State is an international address, then use a code value of "FF" to represent the Mailing State information.	Two-letter postal codes for the state.	Character(2)
9	Mailing ZIP Code	Nine-digit ZIP code of the mailing address or five-digit ZIP code if nine-digit is not available. If the Mailing zip code is an international address, and greater than 9 characters, leave the foreign mailing zip code as NULL.	Five-digit or nine-digit number. Include leading zeroes WITH NO DASHES, e.g.: 00901 101015271	Character(9)
10	Liquidation Status	Whether and how the loan was paid-in-full.	0 =Not paid-in-full 1 = Voluntary Payoff/Refinance (includes Property Sale) 2 = Involuntary liquidation 3 = Servicing transfer	Character(1)
11	Original Lien Position	1st, 2nd, 3rd, etc.	1 = First Lien 2 = Second Lien 3 = Third Lien	Character(1)
12	Census Tract	Census tract of the property address. Use the 2010 Census Tract definitions. Census tracts are identified by an up to four digit integer number and may have an	Census tract number, provided in text format including any leading zeroes and the decimal points if applicable.	Character(10)

No	Name	Detailed Description	Allowed Values	Format
		optional two-digit suffix. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number but with leading zeroes and trailing zeroes for census tracts without a suffix. Use the 2010 Census Tract definitions. For additional details refer to the Census Bureau website.	Example: The census tract 2345.06 would have the code of 234506. The census tract 78 would have a value of 007800. Please provide the data as 234506 and 007800 respectively for the examples listed.	
13	Data File Reference (Effective for submission of June 2013 data)	Indicates if the loan is included in Y-14M First Lien Closed-end data or Y-14M Home Equity Loan and Home Equity Line data file submission for that month.	1 = Available in the Y-14M First Lien Closed-end data file 2 = Available in the Y-14M Home Equity Loan and Home Equity line data file	Character(1)