Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
1	Loan Number	Y	An identifier for this loan that will be the same from month to month. **It must identify the loan for its entire life and must be unique (piggy-backs should be separated)**	A contributor-defined alpha-numeric value up to 32 characters.	
2	Lien Position At Origination	Y	1st, 2nd, 3rd	1 First Lien 2 Second Lien 3 Third Lien	
3	Loan / Line Owner	Y	The investor in the loan.	1 Securitized 2 Portfolio 3 Serviced For Others 4 Other	INV1
4	Home Equity Type	Y	Loan vs. Line	1 Home Equity Loan 2 Home Equity Line of Credit 3 Other	
5	Interest Type at Origination	Y	Fixed, Variable.	1 Fixed 2 Variable	
6	Interest Type in current month	Y	Fixed, Variable	1 Fixed 2 Variable	
7	Loan Closing Date	Y	The date the loan originally closed. Will use this date to determine the loan's vintage.	mm/dd/yyyy	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
8	Original Loan / Line Amount	Y	Amount of loan or Credit Line at Origination rounded to the nearest whole dollar For Lines of Credit this should be original line amount, NOT original draw.	e.g, 125000 for $125,000.00	
9	Current Credit Line Amount	Y	Dollar amount of the Credit Line in the reporting month.	e.g, 125000 for $125,000.00	
10	Unpaid Principal Balance (Gross)	Y	Current gross unpaid balance at end of the reporting month rounded to the nearest dollar.	e.g, 125000 for $125,000.00	
11	Original Interest Rate	Y	Interest rate at origination	Provide as a decimal. E.g.: 0.0575 for 5.75% 0.06125 for 6.125%	
12	Current Interest Rate	Y	Interest rate in the reporting month	Provide as a decimal. E.g.: 0.1075 for 10.75% 0.06125 for 6.125%	MAS1/ COL2

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
13	Original Combined LTV	Y	The committed loan amount (considering all senior liens and the subject loan) divided by the property value at the time of the HE origination.	Provide as a decimal. E.g.: 0.8 for 80% 1.05 for 105% Please populate with NULL if unavailable	
14	Current Combined LTV	Y	The current combined LTV includes the updated loan-to-value using the current commitment of the HE loan or line. If the bank has not refreshed the value since loan origination, then use the origination value.	Provide as a decimal. E.g.: 0.511 for 51.1% Please populate with NULL if unavailable	
15	Original FICO	Y	The credit score of the borrower at origination using the FICO scaling from 300 to 899. Report the score on which the underwriting decision was based.	Provide as a whole number, e.g.: 759	
16	Current FICO	Y	The most recently determined FICO score of the borrower.	Provider as a whole number, e.g.: 723	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
17	Interest Only at Origination	Y	Indicates whether the loan required interest only at origination. That is, at origination, was the minimum monthly payment for the loan just interest.	N Was not I/O in reporting month Y Was I/O in reporting month	
18	Interest Only in Reporting Month	Y	Indicates whether the loan required interest only for the reporting month. That is, at end-of-month for the reporting month, was the minimum monthly payment for the loan just interest.	N Was not I/O in reporting month Y Was I/O in reporting month	
19	Income Documentation	Y	Whether income was verified. How borrower income was documented at origination.	1 Verified 2 Stated – Lender 3 Stated – Borrower 4 Stated – Unknown 5 Unknown	
20	Asset Documentation		How borrower asset levels were documented at origination.	1 Full / Verified 2 Alt / Low – Lender 3 Alt / Low – Borrower 4 Alt / Low – Unknown 5 Stated – Lender 6 Stated – Borrower 7 Stated – Unknown 8 Unknown / Not-Applicable	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
21	Property State	Y	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).	Two-letter postal codes for the state.	
22	Property ZIP code	Y	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 billing address**).	Five-digit or nine-digit number. Include leading zeroes, e.g.: 00901 10101	
23	Foreclosure status	Y	The current foreclosure status in the reporting month.	0 Not in foreclosure (including cured from foreclosure) 1 In foreclosure 2 Post-sale / REO	FOR1

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
24	Foreclosure Referral Date	Y	If the property securing the loan is currently in foreclosure or REO, supply the referral date for the current foreclosure proceedings. If the loan is not in foreclosure (whether cured or never in foreclosure) this field should be blank.	mm/dd/yyyy	FOR3
25	Liquidation Status	Y	Whether and how a loan was paid-in-full.	0 Not paid-in-full 1 Voluntary payoff 2 Involuntary liquidation (see definitions for details) 3 Servicing transfer	
26	Foreclosure Sale Date	Y	The date of the foreclosure (sheriff's) sale for loans in foreclosure. If the loan's foreclosure status (field 23) is 0, this should be blank.	mm/dd/yyyy	FOR3

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
27	Workout Type Completed / Executed	Y	The type of loss mitigation activity. Please see the definitions document for full instructions on how to populate this field.	0 No Workout Plan Performed 1 Modification 2 Payment Plan 3 Deed in Lieu 4 Short Sale 5 Stipulated Repayment / stip to mod 6 Do not Use 7 Settlement 8 Other	LMT1
28	Next Payment Due Date	Y	The due date of the next payment. This is not the next billing date, but when the next payment is due. It will be in the past for delinquent loans.	mm/dd/yyyy	
29	Bankruptcy Flag	Y	Whether the borrower is in bankruptcy as of the end of the reporting month.	0 Not in bankruptcy in reporting month 1 In bankruptcy in reporting month	
30	Reason for Default	Y	What was the reason the loan defaulted.	0 Has Not Defaulted 1 Excessive obligations 2 Death 3 Unemployment 4 Other 5 Medical 6 Reduction of Income	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
31	Loan Source	Y	The source of the loan origination	1 Retail (Branch, Internet) 2 Wholesale 3 Correspondent 4 Servicing Rights Purchased 5 Bulk Purchased 6 Wealth Management / Private Banking	
32	Owner Occupancy Flag	Y	The occupancy status at origination	1 Owner Occupied 2 Non-Owner Occupied	
33	Notice of Default (Breach Letter)	Y	Identification that bank has issued a formal notice of default, breach letter or similar communication, notifying borrower that loan is in default (don't include payment reminder letters)	mm/dd/yyyy	PL05
34	Third Party Sale Flag	Y	Identification of Third Party Sales at time of Foreclosure Sale	0 The property was not sold to a third party (also code zero loans not in foreclosure) 1 The property was sold to a third party at foreclosure sale	FOR3
35	Credit Class	Y	Prime, Subprime, Alt-A Designation (Servicer defined values)	1 Prime 2 Alt-A 3 Non-prime	
36	Property Type	Y	Number of units	Whole number. If the number of specific units is not identifiable for multi-family properties please code as 9.	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
37	Modification Type	Y	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.	0 Not Modified 7 2MP 8 Proprietary Systematic 9 Proprietary Other 10 HAMP	
38	Original Loan Term	Y	Original Term in Months. The Original Term for a HELOC should include both the draw period and the amortized repayment period.	1 – 600 'Evergreen' HELOCs, or lines with no end of draw, should be reported as 999.	
39	Loss / Writedown Amount	Y	Home Equity credit related losses and principal write downs incurred **during the month,** including all write-offs of principal, interest, receivables, or accruals that are deemed uncollectible.	e.g, 125000 for $125,000.00 Principal Writedowns and Losses should be expressed as positive numbers.	
40	Loss / Writedown Date	Y	Date on which the loss or writedown was incurred.	mm/dd/yyyy	
41	Debt To Income	Y	DTI (Back-end) At Origination	Whole Number	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
42	Foreclosure Suspended	Y	Flag indicating an active foreclosure suspension	N Foreclosure was not suspended in the reporting month (also code for loans not in foreclosure). Y Foreclosure was suspended as of the last day of the reporting month.	
43	Last Modified Date	Y	Date of most recent Modification Report for all loans with a value in Field 37.	mm/dd/yyyy	
44	Troubled Debt Restructure	Y	Date the loan was classified as a TDR by the bank.	mm/dd/yyyy	
45	1st Mortgage Serviced in House	Y	Junior Lien where the Bank services the First Mortgage. Leave NULL for any first lien home equities.	N No the first mortgage is not serviced in house Y Yes, the first mortgage is serviced in house.	
46	Draw Period	Y	Draw period expressed in months	1 - 360 'Evergreen' HELOCs, or lines with no end of draw, should be reported as 999.	
47	Settlement Negotiated Amount	Y	The settlement amount (portion of the outstanding UPB) agreed to be paid by the customer	e.g, 125000 for $125,000.00	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
48	Credit Line Frozen Flag	Y	Flag to indicate line of credit frozen in the reporting month.	N No the line of credit was not frozen Y Yes the line of credit was frozen in the reporting month	
49	Locked Amount – Amortizing - LOC	Y	Amount of credit line that has been locked and is now amortizing.	e.g, 125000 for $125,000.00	
50	Locked Amount – Interest Only – LOC	Y	Amount of credit line that has been locked. (Interest Only)	e.g, 125000 for $125,000.00	
51	Last Draw Date	Y	Date of Last Draw against a Line of Credit	mm/dd/yyyy	
52	Re-modified Flag	Y	Flag any loan that has been modified more than once in the last 24 months.	N No Y Yes	
53	Repayment Plan Start Date	Y	Date repayment plan was entered into.	mm/dd/yyyy	
54	Minimum Payment Amount	Y	Minimum payment due in the reporting month.	e.g, 1000 for $1,000.00	
55	Actual Payment Amount	Y	Actual dollar amount of payment received during the reporting month.	e.g, 1000 for $1,000.00	
56	Lockout Feature Flag	Y	Lines of credit that have a lockout feature	N No Y Yes	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
57	Repayment Plan Performance Status	Y	Repayment Plan performance as of month-end.	0 Loan does not have an active repayment plan as of month-end and did not have the terms of a repayment plan broken or cancelled 1 Stip to Mod Active 2 Stip to Mod Broken/Cancelled 3 Repayment Plan Active 4 Repayment Plan Broken 5 Repayment Plan Cancelled by Servicer 6 Repayment Plan Cancelled at borrower's request 7 2MP/HAMP Trial Period Active 8 2MP/HAMP Trial Broken 9 2MP/HAMP Trial Cancellation	
58	Servicer Advances	Y	Including Corporate and Escrow Advances	e.g. 125000 for $125,000.00 If no servicer advances exist, please populate as 0.	
59	Original Property Value	Y	Property Value at time of loan Origination	e.g. 125000 for $125,000.00	
60	Refreshed Property Value	Y	Most recent (non-original) property value	e.g. 125000 for $125,000.00	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
61	Property Valuation Method at Origination	Y	Method used to determine the property value at time of origination	1 Full Appraisal – Prepared by a licensed appraiser 2 Limited appraisal-Drive-by Prepared by a licensed appraiser 3 Broker Price Opinion "BPO"-Prepared by a real estate broker or agent 4 Desktop Valuation – Prepared by a bank employee or non-appraiser 5 Automated Valuation Model "AVM" 6 Unknown 7 TAV – tax assessed value 8 Purchase Price 9 Other	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
62	Refreshed Property Valuation Method	Y	The valuation method for any refreshed values in field #59. Identifies the method by which the value of the property was determined	0 Not Refreshed 1 Full Appraisal – Prepared by a licensed appraiser 2 Limited appraisal-Drive-by - Prepared by a licensed appraiser 3 Broker Price Opinion "BPO"- Prepared by a real estate broker or agent 4 Desktop Valuation – Prepared by a bank employee or non-appraiser 5 Automated Valuation Model "AVM" 6 Unknown 7 TAV – tax assessed value 8 HPI or other Index 9 Other	
63	Most Recent Property Valuation Date	Y	Date of most recent property valuation.	mm/dd/yyy	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values		Fidelity Screen Name
64	Loss Mitigation Performance Status	Y	Identifies the appropriate performance status of a loan that is under a loss mitigation program. Applies to all loans regardless of workout type (Field 27). Please see the definitions document for full instructions on how to populate this field.	0 1 2 3	No loss mitigation action in place. Active and Performing Active and Non-performing Broken	
65	Credit Line Closed Flag	Y	Identifies any line of credit where the credit line has been closed, allowing no further draws or increase in principal balance outstanding. The status code should remain on the line until paid in full. Important: Leave NULL for home equity loans.	N Y	No Yes	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
66	Property Type Descriptors	Y	Property Type	1 SFR – Single Family Residence 2 Multi – Multi family property 3 Condo – Condominium 4 Coop – Cooperative 5 PUD – PUD/Townhouse 6 MFG – Manufactured Housing 7 Other 8 Unknown	
67	Rate Reduction	Y	The interest rate on the loan was lowered. Report for all loans with a value in Field 37.	N No Y Yes	
68	Term Modification	Y	A term modification is one in which there was a change to the rate reset date balloon feature and/or maturity date. Report for all loans with a value in Field 37.	N No Y Yes	
69	Principal Write Down	Y	Report all loans where an adjustment to the unpaid principal balance has occurred. Report for all loans with a value in Field 37.	N No Y Yes	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
70	Capitalization	Y	Capitalization is defined as instances where accrued and/or deferred principal, interest, servicing advances, expenses, fees, etc. are capitalized into the unpaid principal balance of the modified loan. Report for all loans with a value in Field 37.	N No Y Yes	
71	Principal Deferred	Y	Report on any loans where principal payment or amortization has been deferred to a later date. Report for all loans with a value in Field 37.	N No Y Yes	
72	Interest Rate Frozen	Y	Report on all loans where a floating interest rate was frozen at a fixed rate. Report for all loans with a value in Field 37.	N No Y Yes	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
73	Other Modification Action	Y	Report any modification type not covered by the previous categories. Report for all loans with a value in Field 37.	N No Y Yes	
74	SOP-03-03	Y	Identify any loans that are accounted for under SOP-03-03 purchase accounting	N No Y Yes	
75	Line Re-age	Y	Line of Credit has been re-aged, but terms have not been modified. Answer "Yes" here for lines that have been re-aged but have not been modified. Lines that have had a draw period or amortization change as part of a modification should be "N" here and be "Y" on field 68.	N No Y Yes If record is loan please leave blank (NULL)	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
76	Loan Extension	Y	This field should be coded Y for loans that have been extended but have not been modified. This field should be "Y" for loans that have been extended but have not been modified. Loans that have an amortization change as part of a modification should be "N" here and be "Y" on field 68.	N No Y Yes If record is line please leave blank (NULL)	
77	Unpaid Principal Balance (Net)	Y	Current net unpaid balance at end of the reporting month rounded to the nearest dollar.	e.g, 125000 for $125,000.00	
78	Accrual Status		Accrual Status of the loan or line of credit as of the reporting month.	0 Accrual 1 Non-Accrual 2 Serviced for Others/Securitized	