

| 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. <b>It must identify the loan for its entire life and must be unique (piggy-backs should be separated)</b> | A contributor-defined alpha-numeric value up to 32 characters.   |                      |
| 2         | Lien Position At Origination   | Y         | 1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup>  | 1 First Lien<br>2 Second Lien<br>3 Third Lien                    |                      |
| 3         | Loan / Line Owner              | Y         | The investor in the loan.  | 1 Securitized<br>2 Portfolio<br>3 Serviced For Others<br>4 Other | INV1                 |
| 4         | Home Equity Type               | Y         | Loan vs. Line  | 1 Home Equity Loan<br>2 Home Equity Line of Credit<br>3 Other    |                      |
| 5         | Interest Type at Origination   | Y         | Fixed, Variable.   | 1 Fixed<br>2 Variable  |                      |
| 6         | Interest Type in current month | Y         | Fixed, Variable  | 1 Fixed<br>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   |                      |

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| 8         | Original Loan / Line Amount      | Y         | Amount of loan or Credit Line at Origination rounded to the nearest whole dollar<br><br>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.:<br>0.0575 for 5.75%<br>0.06125 for 6.125%  |                      |
| 12        | Current Interest Rate            | Y         | Interest rate in the reporting month  | Provide as a decimal. E.g.:<br>0.1075 for 10.75%<br>0.06125 for 6.125% | MAS1 / COL2          |

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| 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.:<br>0.8 for 80%<br>1.05 for 105%<br>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.:<br>0.511 for 51.1%<br>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.:<br>759   |                      |
| 16        | Current FICO          | Y         | The most recently determined FICO score of the borrower.   | Provider as a whole number, e.g.:<br>723  |                      |

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| 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<br>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<br>Y Was I/O in reporting month   |                      |
| 19        | Income Documentation             | Y         | Whether income was verified. How borrower income was documented at origination.  | 1 Verified<br>2 Stated – Lender<br>3 Stated – Borrower<br>4 Stated – Unknown<br>5 Unknown  |                      |
| 20        | Asset Documentation              |           | How borrower asset levels were documented at origination.  | 1 Full / Verified<br>2 Alt / Low – Lender<br>3 Alt / Low – Borrower<br>4 Alt / Low – Unknown<br>5 Stated – Lender<br>6 Stated – Borrower<br>7 Stated – Unknown<br>8 Unknown / Not-Applicable |                      |

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| 21        | Property State     | Y         | The state in which the property is located. Contributors should be careful to provide the <b>property state (not the billing address)</b> 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 <b>property ZIP code (not the billing address)</b> . | Five-digit or nine-digit number. Include leading zeroes, e.g.:<br>00901<br>10101                 |                      |
| 23        | Foreclosure status | Y         | The current foreclosure status in the reporting month.  | 0 Not in foreclosure (including cured from foreclosure)<br>1 In foreclosure<br>2 Post-sale / REO | FOR1                 |

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| 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<br>1 Voluntary payoff<br>2 Involuntary liquidation (see definitions for details)<br>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                 |

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| 27        | Workout Type Completed / Executed | Y         | The type of loss mitigation activity.<br><br>Please see the definitions document for full instructions on how to populate this field.               | 0 No Workout Plan Performed<br>1 Modification<br>2 Payment Plan<br>3 Deed in Lieu<br>4 Short Sale<br>5 Stipulated Repayment / stip to mod<br>6 Do not Use<br>7 Settlement<br>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<br>1 In bankruptcy in reporting month   |                      |
| 30        | Reason for Default                | Y         | What was the reason the loan defaulted.   | 0 Has Not Defaulted<br>1 Excessive obligations<br>2 Death<br>3 Unemployment<br>4 Other<br>5 Medical<br>6 Reduction of Income   |                      |

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| 31        | Loan Source                       | Y         | The source of the loan origination  | 1 Retail (Branch, Internet)<br>2 Wholesale<br>3 Correspondent<br>4 Servicing Rights Purchased<br>5 Bulk Purchased<br>6 Wealth Management / Private Banking |                      |
| 32        | Owner Occupancy Flag              | Y         | The occupancy status at origination   | 1 Owner Occupied<br>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)<br>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<br>2 Alt-A<br>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.  |                      |



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| 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<br>7 2MP<br>8 Proprietary Systematic<br>9 Proprietary Other<br>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<br><br>'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 <b>during the month</b> , including all write-offs of principal, interest, receivables, or accruals that are deemed uncollectible. | e.g, 125000 for \$125,000.00<br><br>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   |                      |

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| 42        | Foreclosure Suspended                      | Y         | Flag indicating an active foreclosure suspension   | <p>N Foreclosure was not suspended in the reporting month (also code for loans not in foreclosure).</p> <p>Y Foreclosure was suspended as of the last day of the reporting month.</p> |                      |
| 43        | Last Modified Date                         | Y         | <p>Date of most recent Modification</p> <p>Report for all loans with a value in Field 37.</p>        | mm/dd/yyyy  |                      |
| 44        | Troubled Debt Restructure                  | Y         | Date the loan was classified as a TDR by the bank.   | mm/dd/yyyy  |                      |
| 45        | 1 <sup>st</sup> Mortgage Serviced in House | Y         | Junior Lien where the Bank services the First Mortgage. Leave NULL for any first lien home equities. | <p>N No the first mortgage is not serviced in house</p> <p>Y Yes, the first mortgage is serviced in house.</p>  |                      |
| 46        | Draw Period                                | Y         | Draw period expressed in months  | <p>1 - 360</p> <p>'Evergreen' HELOCs, or lines with no end of draw, should be reported as 999.</p>  |                      |
| 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  |                      |

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| 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<br>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<br>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<br>Y Yes  |                      |

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| 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<br><br>1 Stip to Mod Active<br>2 Stip to Mod Broken/Cancelled<br>3 Repayment Plan Active<br>4 Repayment Plan Broken<br><br>5 Repayment Plan Cancelled by Servicer<br>6 Repayment Plan Cancelled at borrower's request<br>7 2MP/HAMP Trial Period Active<br>8 2MP/HAMP Trial Broken<br><br>9 2MP/HAMP Trial Cancellation |                      |
| 58        | Servicer Advances                 | Y         | Including Corporate and Escrow Advances     | e.g. 125000 for \$125,000.00<br>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   |                      |

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| 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<br>2 Limited appraisal-Drive-by Prepared by a licensed appraiser<br>3 Broker Price Opinion “BPO”-Prepared by a real estate broker or agent<br>4 Desktop Valuation – Prepared by a bank employee or non-appraiser<br>5 Automated Valuation Model “AVM”<br>6 Unknown<br>7 TAV – tax assessed value<br>8 Purchase Price<br>9 Other |                      |

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| 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<br>1 Full Appraisal – Prepared by a licensed appraiser<br>2 Limited appraisal-Drive-by - Prepared by a licensed appraiser<br>3 Broker Price Opinion “BPO”- Prepared by a real estate broker or agent<br>4 Desktop Valuation – Prepared by a bank employee or non-appraiser<br>5 Automated Valuation Model “AVM”<br>6 Unknown<br>7 TAV – tax assessed value<br>8 HPI or other Index<br>9 Other |                      |
| 63        | Most Recent Property Valuation Date | Y         | Date of most recent property valuation.   | mm/dd/yyyy  |                      |

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| 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). <b>Please see the definitions document for full instructions on how to populate this field.</b> | 0 No loss mitigation action in place.<br>1 Active and Performing<br>2 Active and Non-performing<br>3 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 No<br>Y Yes   |                      |

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| 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                |
| 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.<br><br>Report for all loans with a value in Field 37. | N No<br>Y Yes    |                               |
| 69        | Principal Write Down      | Y         | Report all loans where an adjustment to the unpaid principal balance has occurred.<br><br>Report for all loans with a value in Field 37.                                  | N No<br>Y Yes    |                               |



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| 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.<br><br>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.<br><br>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.<br><br>Report for all loans with a value in Field 37.   | N                | No  |                      |
|           |                      |           |  | Y                | Yes |                      |

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| 73        | Other Modification Action | Y         | Report any modification type not covered by the previous categories.<br><br>Report for all loans with a value in Field 37.   | N No<br>Y Yes  |                      |
| 74        | SOP-03-03                 | Y         | Identify any loans that are accounted for under SOP-03-03 purchase accounting  | N No<br>Y Yes  |                      |
| 75        | Line Re-age               | Y         | Line of Credit has been re-aged, but terms have not been modified.<br><br>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<br>Y Yes<br><br>If record is loan please leave blank (NULL) |                      |

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| 76        | Loan Extension                 | Y         | <p>This field should be coded Y for loans that have been extended but have not been modified.</p> <p>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.</p> | <p>N No<br/>Y Yes</p> <p>If record is line please leave blank (NULL)</p>       |                      |
| 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.   | <p>0 Accrual</p> <p>1 Non-Accrual</p> <p>2 Serviced for Others/Securitized</p> |                      |