

Field No.	Field Name	OCC (Y/N)	OTS (Y/N)	Description	Allowable Values	Fidelity Screen Name
1	Loan Number	Y	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 most be unique (piggy-backs should be separated)	A contributor-defined alpha-numeric value up to 32 characters.	
2	Lien Position At Origination	Y	Y	1 st , 2 nd , 3 rd	1 First Lien 2 Second Lien 3 Third Lien	
3	Credit Grade	N	N	A, Alt-A, Alt-B, C, D	1 Grade A 2 Alt-A 3 B 4 Alt-B 5 C 6 D 7 Other	
4	Investor	Y	Y	The investor for the mortgage.	1 FNMA 2 FHLMC 3 GNMA 4 Private 5 Portfolio	INV1
5	Product Group	Y	Y	FHA, VA, Conventional with PMI, Conventional no PMI	1 FHA 2 VA 3 Conventional with PMI 4 Conventional w/o PMI	
6	Interest Type at Origination	Y	Y	Fixed, ARM, Other	1 Fixed 2 ARM	

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7	Interest Type in current month	Y	Y	The current value in the reporting month for interest type. This will be the same as field 6 unless the loan has been modified to change its interest type.	1 Fixed 2 ARM	
8	Loan Closing Date	Y	Y	The date the loan originally closed. Will use this date to determine the loan's vintage.	mm/dd/yyyy	
9	Original Loan Amount	Y	Y	Amount of loan rounded to the nearest whole dollar	e.g, 125000 for \$125,000.00 Use banker's rounding.	
10	Unpaid Principal Balance	Y	Y	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.	
11	Original Interest Rate	Y	Y	Interest rate at origination	Provide as a fraction. E.g.: 0.0575 for 5.75%	
12	Current Interest Rate	Y	Y	Interest rate in the reporting month	Provide as a fraction. E.g.: 0.1075 for 10.75%	MAS1/ COL2

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13	Original LTV	Y	Y	The original loan-to-value for this loan. That is, original loan amount divided by property value at time of origination	Provide as a fraction. E.g.: 0.8 for 80% 1.05 for 105%	
14	Refreshed LTV	Y	Y	The current loan-to-value (more precisely UPB-to-value) for this loan. That is, the UPB divided by the refreshed property valuation.	Provide as a fraction. E.g.: 0.511 for 51.1%	
15	Original FICO	Y	Y	The credit score of the borrower at origination using the FICO scaling from 350 to 850.	Provide as a whole number, e.g.: 759	
16	Current FICO	Y	Y	The most recently determined FICO score of the borrower.	Provider as a whole number, e.g.: 723	
17	Product Description	Y	Y	Fixed 30, Fixed 20, Fixed 15, 2/28, etc.	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	

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18	Option ARM At Origination	Y	Y	Indicates whether the loan was an option ARM at origination meaning that for some period after origination the borrower had payment options of negative amortization, interest only, or principal and interest.	N Was not Option ARM at origination Y Was Option ARM at origination	
19	Option ARM in Reporting Month	Y	Y	Indicates whether the loan is currently an option ARM in the reporting month. That is, in the reporting month the borrower had payment options of negative amortization, interest only, or principal and interest.	N Was not Option ARM in the reporting month Y Was Option ARM in the reporting month	
20	Interest Only at Origination	Y	Y	Indicates whether the loan was interest only at origination. That is, at origination, was the normal monthly payment for the loan just interest.	N Was not I/O at origination Y Was I/O at origination	

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21	Interest Only in Reporting Month	Y	Y	Indicates whether the loan was interest only for the reporting month. That is, at end-of-month for the reporting month, was the normal monthly payment for the loan just interest.	N Was not I/O in reporting month Y Was I/O in reporting month	
22	Documentation	Y	Y	How borrower income levels were documented at origination.	1 Full 2 Alt/Low –Lender 3 Alt/Low – Borrower 4 Alt/Low - Unknown 5 Stated – Lender 6 Stated – Borrower 7 Stated – Unknown	
23	Property State	Y	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.	
24	Property ZIP code	Y	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	

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25	Loss Mitigation Performance Status	Y	Y	The current loss mitigation status in the reporting month. Applies to all loans regardless of workout type (code 30)	0 No loss mitigation action in place. 1 Active and Performing 2 Active and Non-performing 3 Broken	
26	Foreclosure status	Y	Y	The current foreclosure status in the reporting month.	0 Not in foreclosure 1 In foreclosure, pre-sale 2 Post-sale foreclosure, Redemption, non-REO (if available, otherwise REO) 3 REO	FOR1
27	Foreclosure Referral Date	Y	Y	If the loan is currently in foreclosure or REO, supply the referral date for the current foreclosure proceedings. If the loan is not in foreclosure leave blank.	mm/dd/yyyy	FOR3
28	Liquidation Status	Y	Y	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	
29	Foreclosure Sale Date	Y	Y	The date of the foreclosure (sheriff's) sale for loans in foreclosure. If the loan's foreclosure status (field 26) is 0, this should be blank.	mm/dd/yyyy	FOR3

Field No.	Field Name	OCC (Y/N)	OTS (Y/N)	Description	Allowable Values	Fidelity Screen Name
30	Workout Type Completed / Executed	Y	Y	<p>The type of loss mitigation workout. Only coded for loans that successfully completed the loss mitigation workout in the current month.</p> <p>For Code 13 – include loans where there has been an agreement with the borrower to defer principal and interest but with no other terms to enhance affordability.</p> <p>Please see the definitions document for full instructions on how to populate this field</p>	<p>0 No workout completed or unsuccessful resolution of a loss mitigation effort.</p> <p>1 Modification</p> <p>2 Repayment Plan</p> <p>3 Deed in Lieu</p> <p>4 Short Sale</p> <p>5 FHA Partial Claim</p> <p>6 FHA Secured</p> <p>7 VA Refund</p> <p>8 Stipulated Repayment / Stip-to-Mods</p> <p>9 Forbearance plan</p> <p>10 MI Claim Advance</p> <p>11 FHA Refinances - Other</p> <p>12 Other</p> <p>13 Reaged/Deferred/Extended</p> <p>14 Home Affordable Refinance</p> <p>15 FNMA HomeSaver Forbearance, Payment Reduction Plan, or other GSE-sponsored forbearance program.</p>	LMT1
31	Next Payment Due Date	Y	Y	<p>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.</p>	mm/dd/yyyy	
32	Bankruptcy Flag	Y	Y	<p>Whether the borrower is in bankruptcy as of the end of the reporting month.</p>	<p>0 Not in bankruptcy in reporting month</p> <p>1 In bankruptcy in reporting month</p>	

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33	Active Repayment Plan Flag	Y	Y	The identification of Repayment plans in process. (Exclude Stipulated Repayment Plan)	0 No repayment plan is in effect in the reporting month. 1 The loan is actively performing under a repayment plan.	LMT1
34	Loss Mit Letter Sent	N	N	What sort of letter was sent to the borrower to initiate the repayment plan that is in effect in the reporting period.	Field in development: not included in initial extracts to be delivered March 31st.	
35	Reason for Default	Y	N	What was the reason the loan defaulted.	0 The loan has not defaulted 1 Excessive obligations 2 Death 3 Unemployment 4 Medical 5 Other	
36	Loan Source	Y	Y	The source of the loan origination	1 Retail 2 Wholesale 3 Correspondent 4 Servicing Rights Purchased 5 Bulk Purchased	
37	Owner Occupancy Flag	Y	Y	The occupancy status at origination	1 Owner Occupied 2 Non-Owner Occupied	
38	Notice of Default	Y	Y	Date Field	mm/dd/yyyy	PL05
39	Third Party Sale Flag	Y	Y	Identification of Third Party Sales	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.	FOR3

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40	Credit Class	Y	Y	Servicer Defined	1 Prime 2 Alt-A 3 Non-prime	
41	Property Type	Y	Y	Number of units	Whole number. If the number of specific number of units is not identifiable for multi-family properties, please code as 9.	
42	ARM Initial Rate Period	Y	Y	Fixed period for Hybrid ARMs	ARM Initial Rate Period in Months	
43	Modification Type	Y	Y	Indicates the type of modification. Additional values may be added at OCC discretion as market conditions evolve. Populate for ANY loan operating under modified terms.	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	
44	Original Loan Term	Y	Y	Original Term in Months	0 – 480	
45	Loss / Writedown Amount	Y	Y	Total loss or principal write-down incurred during the month	e.g, 125000 for \$125,000.00 Principal Writedowns and Losses should be expressed as positive numbers.	
46	Loss / Writedown Date	Y	Y	Date on which the loss or writedown was incurred.	mm/dd/yyyy	
47	Debt To Income	Y	Y	DTI (Back-end) At Origination	Whole Number	

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48	Foreclosure Suspended	Y	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.	
49	Prepayment Penalty Waived This Month	Y	Y	Indicating whether a prepayment penalty was waived during the month	N No prepayment penalty was waived during the month. Y The mortgage had a prepayment penalty waived during the month.	
50	ARM Last Reset Date	Y	Y	Date of most recent rate reset	mm/dd/yyyy Do not populate for fixed rate loans.	
51	ARM Next Reset Date	Y	Y	Date of next scheduled reset	mm/dd/yyyy Do not populate for fixed rate loans.	
52	Prepayment Penalty Waived Amount	Y	Y	Total dollar amount of Prepayment Penalty Waived during the month.	e.g, 125000 for \$125,000.00 If no prepayment penalty was waived, please populate as 0.	
53	Last Modified Date	Y	Y	Date of last modification	mm/dd/yyyy Do not populate for loans that have not been modified.	
54	Troubled Debt Restructure	Y	Y	In accordance with FAS 114	Y / N	
55	FHA Secure Refinance Flag	Y	Y	Identifies if a loan was originated under FHA Secure Refinance program.	Y / N	

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56	Remodified Flag	Y	Y	Flag any loan that has been modified more than once in the last 24 months.	Y / N	
57	Balloon Term	Y	Y	Provide the term in months of any Balloon payment	Whole Number	
58	Repayment Plan Performance Status	Y	Y	Repayment Plan performance as of month-end. PLEASE NOTE: Home Affordable Trial Periods should not be reported as Stip to Mods, they should be broken out separately in codes 7 or 8.	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 7 Home Affordable Trial Period Active 8 Home Affordable Trial Period Broken 9 Home Affordable Trial Cancellation 10 Home Affordable Trial Extended / Mod Pending	
59	Servicer Advances	Y	Y	Including Corporate and Escrow Advances	e.g, 125000 for \$125,000.00 If no servicer advances exist, please populate as 0.	

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60	Original Property Value	Y	Y	Property Value at time of loan origination	e.g, 125000 for \$125,000.00	
61	Refreshed Property Value	Y	Y	Most recent (non-original) property value	e.g, 125000 for \$125,000.00	
62	Property Valuation Method at Origination	Y	Y	Method used to determine the property value at time of origination.	1 Full Appraisal 2 Limited Appraisal 3 Broker Price Opinion 4 Desktop Valuation 5 Automated Valuation Model 6 Unknown	
63	Refreshed Property Valuation Method	Y	Y	Method used to determine the property value for the most recent (non-original) valuation.	1 Full Appraisal 2 Limited Appraisal 3 Broker Price Opinion 4 Desktop Valuation 5 Automated Valuation Model 6 Unknown	
64	Most Recent Property Valuation Date	Y	Y	Date of most recent property valuation.	mm/dd/yyyy	
65	FNMA Home Saver Advance Date	Y	Y	Date on which the most recent FNMA Home Saver Advance was completed (funds issued)	mm/dd/yyyy	
66	FNMA Home Saver Advance Amount	Y	Y	Amount of FNMA Home Saver Advance	e.g, 15000 for \$15,000.00	

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67	Alternative Home Liquidation Loss Mitigation Date	Y	Y	Populate with the date of the most recent "Alternative Home Liquidation Loss Mitigation Strategy"	mm/dd/yyyy	
68	Alternative Home Retention Loss Mitigation Date	Y	Y	Populate with the date of the most recent "Alternative Home Retention Loss Mitigation Strategy"	Mm/dd/yyyy	
69	Principal Deferred	Y		Indicates whether a loan had principal deferred through loss mitigation. Only to be populated for loans with a value in Field 43.	Y / N	
70	Principal Write-down	Y		Indicates whether principal was forgiven through loss mitigation. Only to be populated for loans with a value in Field 43.	Y / N	

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71	Capitalization	Y		Indicates whether a delinquent amount (PITI or fees) were capitalized and added to the outstanding principal balance. Only to be populated for loans with a value in Field 43.	Y / N	
72	Interest Rate Reduced	Y		Indicates whether the interest rate has been reduced to be less than the scheduled value through loss mitigation. Only to be populated for loans with a value in Field 43.	Y / N	
73	Interest Rate Frozen	Y		Indicates whether the interest rate was frozen and a lower rate than if allowed to adjust through loss mitigation. Only to be populated for loans with a value in Field 43.	Y / N	

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74	Term Extended	Y		Indicates whether the remaining term of the loan was extended through loss mitigation. Only to be populated for loans with a value in Field 43.	Y / N	
75	Duration of Modification	Y		Number of months the modified terms will be in effect. Please populate Field 53 - Last Modified Date for calculation of remaining term.	Whole Number	
76	Refreshed DTI Ratio (Front-end)	Y		Refreshed Front-end DTI (PITI Housing ratio). Only to be populated for loans with a value in Field 43.	Whole Number	
77	Refreshed DTI Ratio (Back-end)	Y		Refreshed Back-end Debt to Income Ratio Only to be populated for loans with a value in Field 43.	Whole Number	

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78	Step Modification Flag	Y		Flag Indicating whether a rate modification has a “stepped” or gradual return to the non-modified rate.	Y / N	
79	Principal Deferred Amount	Y		Total amount in dollars of the principal that was deferred through loss mitigation.	Whole Number e.g., 32123 for \$32,122.81 Use banker’s rounding.	
80	Delinquent Amount Capitalized	Y		Total amount in dollars of the delinquent amount that was capitalized and added to the outstanding principal balance through loss mitigation.	Whole Number e.g., 5123 for \$5,122.81 Use banker’s rounding.	
81	Refreshed CLTV After Modification	Y		Calculated combined loan-to-value ratio after the modification.	Provide as a fraction. E.g.: 0.85 for 85%	
82	Property Valuation Method at Modification	Y		Method used to determine the property value prior to loan modification. Only to be populated for loans with a value in Field 43.	1 Full Appraisal 2 Limited Appraisal 3 Broker Price Opinion 4 Desktop Valuation 5 Automated Valuation Model 6 Unknown	

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83	Principal and Interest (P&I) Amount at Origination	Y		Scheduled principal and interest amount at origination of the loan.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	
84	Principal and Interest (P&I) Amount Current	Y		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.	
85	Escrow Amount at Origination	Y		Escrow amount (including taxes and insurance) due from the borrower at origination of the loan.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	
86	Escrow Amount Current	Y		Scheduled escrow amount (including taxes and insurance) due from the borrower in the reporting month.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	
87	DTI Ratio (Front-end) at Origination	Y		Front-end DTI (PITI Housing ratio) at origination of the mortgage.	Whole Number	
88	Remaining Term	Y		Remaining Term of the loan in months.	Whole Number	

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89	ARM Margin at Origination	Y		Rate that is added to the index to determine the monthly interest rate at origination of the loan.	Provide as a fraction. E.g.: 2.500 for 2.5%	
90	ARM Margin – Current	Y		Rate that is added to the index to determine the monthly interest rate.	Provide as a fraction. E.g.: 2.500 for 2.5%	
91	ARM Index	Y		Index used as the basis for determining the monthly interest rate.	1 US Treasury Index 2 LIBOR 3 COFI 4 Prime Rate 5 MTA 6 CODI – Cost of Deposit Index 7 COSI – Cost of Savings Index 8 Other	
92	P&I Amount Before Modification	Y		Scheduled principal and interest amount in the month prior to loan modification.	Whole Number e.g., 5123 for \$5,122.81 Use banker’s rounding.	
93	P&I Amount After Modification	Y		Scheduled principal and interest amount in the month following loan modification.	Whole Number e.g., 2123 for \$2,122.81 Use banker’s rounding.	
94	Escrow Amount Before Modification	Y		Escrow amount in the month prior to loan modification.	Whole Number e.g., 5123 for \$5,122.81 Use banker’s rounding.	

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95	Escrow Amount After Modification	Y		Escrow amount in the month following loan modification.	Whole Number e.g., 2123 for \$2,122.81 Use banker's rounding.	
96	Interest Rate Before Modification	Y		Interest Rate in the month prior to loan modification.	Provide as a fraction. E.g.: 0.1075 for 10.75%	
97	Interest Rate After Modification	Y		Interest rate in the month following loan modification.	Provide as a fraction. E.g.: 0.0575 for 5.75%	
98	Remaining Term Before Modification	Y		Remaining term in the month prior to loan modification.	Whole Number	
99	Remaining Term After Modification	Y		Remaining term in the month following loan modification.	Whole Number	
100	Home Affordable Refinance Flag	Y	Y	Identifies if a loan was originated under the Home Affordable Refinance program.	Y/N	
101	Interest Type Conversion Duration	Y	Y	Indicates whether the interest type was converted from ARM to Fixed through loss mitigation, and the duration of the fixed rate period. Only to be populated for loans with a value in Field 43.	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	

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102	Reported as Bank-Owned Flag	Y	Y	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".	Y/N	
103	Serviced For Others Investor	Y	Y	Indicates the owner of certain "Private" investor loans. Only use this field to identify loans confirmed with the investor per the allowed values. All other Private investor loans not coded in this field are assumed to be serviced for entities other than the listed institutions.	0 Not Applicable 1 Bank of America/Countrywide 2 Citibank 3 JP Morgan Chase/Washington Mutual 4 HSBC 5 First Tennessee Bank 6 Merrill Lynch Federal Savings Bank 7 National City Bank 8 OneWest Bank/IndyMac Federal Savings Bank 9 PNC 10 US Bank 11 Wachovia Bank 12 Wachovia Federal Savings Bank 13 Wells Fargo	

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104	Principal Write-down Amount	Y	Y	Total amount in dollars of the principal that was written down through loss mitigation. Only to be populated for loans with a value in Field 43.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	