<u>Summary of changes to the MMR Technical Specifications Document</u>

1.   Inserted Combination field element to Table 1 on page 11. Element was included in General Requirements and Appendix A, but not Technical Specifications or Traceability Matrix and Logic sections of the document.

2.   Updated State elements from minoccurs to 1 and maxOccurs to 52 (previously 51..52) in the following tables to allow a reporter to report a minimum of 1 to a maximum of 52 states:
   a.   Table: 1. Mortgage Modification Action by State
   b.   Table: 2. Combination Modification Action by State
   c.   Table: 3. Changes in Principal and Interest by State
   d.   Table: 4. Re-defaults for Loan Modifications by State
3.   Updated DataType for integer values on Page 10: Datatype. Changed from xs:int to xs:nonNegativeInteger to allow for values of 0.