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| Ref ID | Name of Data Point                | Description   | Calculation | M=Mandatory; C=Conditional; O=Optional |                                     |                                   |                                     |                            | Condition Under Which Data Is Required | Data Type/Data Length | Allowable Values   | Associated Rules   |
|--------|-----------------------------------|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|-----------------------|--|--|
|        |                                   |   |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |  |  |
| DD17   | 1st Trial Payment Due Date        | This is the date that the first trial payment is due. It is also the trial modification effective date. This date must be less than the trial loan submission date. |             | M                                      | O                                   | O                                 |                                     |                            | If exists                              | Date(CCYY-MM-DD)      | Data Range:<br>Min: 2009-03-04   | LIR-169<br>LIR-183<br>LIR-198<br>LIR-204<br>LIR-235<br>LIR-251<br>LIR-295<br>LIR-344<br>LIR-457<br>LIR-502<br>LIR-518<br>LIR-529<br>LIR-530<br>LIR-531<br>LIR-532<br>LIR-667<br>LIR-705<br>LIR-710<br>LIR-782<br>LIR-793<br>OMR-193<br>OMR-200 |
| DD18   | 1st Trial Payment Posted Date     | The date the first payment posted during the Trial period.  |             | M                                      | O                                   | O                                 |                                     |                            |  | Date(CCYY-MM-DD)      | Data Range:<br>Min: 2009-03-04   | LIR-378<br>LIR-379<br>LIR-534<br>LIR-535<br>LIR-536<br>LIR-706<br>LIR-783  |
| DD19   | 1st Trial Payment Received Amount | This is the actual amount of the Payment received from the Borrower to the Servicer for the 1st Trial payment.  |             | M                                      | O                                   | O                                 |                                     |                            |  | Currency(20,2)        | Data Range:<br>Min: 0<br>Max: 9999999999999999.99  | LIR-537<br>LIR-538   |
| DD20   | Action Code                       | A code reported by the lender to update the loan that indicates the action that occurred during the reporting period.   |             |  |                                     |                                   |                                     | C                          | If there is an action                  | Numeric(4,0)          | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification<br>64. GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date<br>65. Tier 2 Remodification<br>66. Streamline HAMP Remodification<br>67. Tier 1 Remodification | OMR-35<br>OMR-36<br>OMR-113<br>OMR-122<br>OMR-133<br>OMR-183<br>OMR-185<br>OMR-187<br>OMR-188<br>OMR-189<br>OMR-190<br>OMR-192<br>OMR-193<br>OMR-196<br>OMR-232<br>OMR-233<br>OMR-234<br>OMR-236<br>OMR-240<br>OMR-241                         |



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|        |   |  |             | Loan Set-Up / Trial                    | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |  |                            |  |                       |  |   |
| DD21   | Action Code Date                          | The effective date of the action associated with the action code specified on the incoming transaction by the servicer. The action date is required for certain action codes.  |             |  |                                     |                                   |                                     |  | C                          | If there is an action  | Date(CCYY-MM-DD)      | Data Range:<br>Min: 2009-03-04<br>Max: 2032-01-15                  | OMR-36<br>OMR-113<br>OMR-123<br>OMR-124<br>OMR-134<br>OMR-135<br>OMR-148<br>OMR-162<br>OMR-165<br>OMR-185<br>OMR-196<br>OMR-205<br>OMR-211<br>OMR-234 |
| DD24   | Amortization Term After Modification      | The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.   |             | M                                      | M                                   | M                                 | M                                   |  |                            |  | Numeric(4,0)          | Data Range:<br>Min: 1<br>Max: 9999                                 | LIR-71<br>LIR-94<br>LIR-95<br>LIR-166<br>LIR-432  |
| DD26   | Amortization Term Before Modification     | Represents the number of months on which installment payments are based under the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. Example: Balloon loans have a seven year life (Loan Term = 84) but a 30 year amortization period (Amortization Term = 360). Installment payments are determined based on the 360 month.  |             | M                                      | M                                   | M                                 | M                                   |  |                            |  | Numeric(4,0)          | Data Range:<br>Min: 1<br>Max: 9999                                 | LIR-59  |
| DD27   | Amount Capitalized                        | Total amount capitalized at the time of modification, including accrued interest and other advances as applicable. For PRA and 2MP, Amount Capitalized must include delinquent interest, if not waived (delinquent and/or accrued interest payments due from the LPI date through the Official Modification Effective date), and escrow and/or advances paid to third parties. Then Subtract any amounts remaining in borrower suspense funds if applicable.   |             | C                                      | C                                   | C                                 |                                     |  |                            | If Principal Reduction Alternative (PRA) Code (DD592) = 2 or 3 | Currency(20,2)        | Data Range:<br>Min: -999999999999999999<br>Max: 999999999999999999 | LIR-348<br>LIR-373<br>LIR-423   |
| DD29   | Association Dues/Fees Before Modification | Existing monthly payment for association dues/fees before modification immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This amount should reflect the monthly amount of association dues/fees required to be paid by the borrower. In addition, if a displaced borrower is requesting modification for the principal residence from which the borrower was displaced and the borrower is paying rent to live elsewhere, the rent amount should be included with any association dues. |             | C                                      | C                                   | C                                 |                                     |  |                            | If there are association fees that Servicer is withholding     | Currency(20,2)        | Data Range:<br>Min: 0<br>Max: 999999999999999999                   | LIR-239<br>LIR-240<br>LIR-241   |
| DD30   | Attorney Fees Not in Escrow               | Estimated legal fee not in escrow for advances capitalization and liquidation expense calculation.   |             | C                                      | C                                   | C                                 |                                     |  |                            | If exists  | Currency(20,2)        | Data Range:<br>Min: 0<br>Max: 999999999999999999                   |   |



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|--------|--------------------------------|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|--|--|--|--|--|------------------|
|        |                                |   |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |  |  |  |  |  |                  |
| DD31   | Back Ratio After Modification  | The borrower's total debt-to-income ratio after modification. This is the borrower's total monthly expenses, including PITIA and other debt expenses, divided by their total monthly income. This includes Private Mortgage Insurance payments. Report to the 2nd decimal place (e.g. 50.25). Value must not be provided on Streamline HAMP.  |             | O                                      | C                                   | C                                 |                                     |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27  | Numeric(6,2)                           | Data Range:<br>Min: 0<br>Max: 9999                 | LIR-72<br>LIR-341<br>LIR-472<br>LIR-744<br>LIR-745   |                  |
| DD32   | Back Ratio Before Modification | The borrower's total debt-to-income ratio based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This is the borrower's total monthly expenses, including PITIA and other debt expenses, divided by their total monthly income. This includes Private Mortgage Insurance payments. Report to the 2nd decimal place (e.g. 50.25). Additionally, the value used in the trial loan set up data submission should reflect the income information used to establish the trial period plan terms, and the value used in the official loan set up data submission should reflect the income information used to establish the permanent modification terms. Value must not be provided on Streamline HAMP. |             | C                                      | C                                   | C                                 |                                     |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27  | Numeric(6,2)                           | Data Range:<br>Min: 0<br>Max: 9999                 | LIR-60<br>LIR-340<br>LIR-472<br>LIR-746<br>LIR-747<br>LIR-790  |                  |
| DD33   | Borrower Contributions         | If the borrower is contributing any amounts, they must be reported here. For PRA, Borrower Contributions must include any amounts contributed by the Borrower or on behalf of the Borrower, which includes any amounts applied to the Pre-Mod UPB during Trial.   |             | C                                      | C                                   | C                                 |                                     |  | If exists  | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 99999999999999999999 | LIR-423  |                  |
| DD37   | Borrower Execution Date        | For trial loan submission, this is the date that the borrower executed (signed) the trial documents if available. Otherwise it is the date of the first payment (through check, wire, or credit card). Value is not provided for Streamline HAMP trial submissions. For official loan submission, this is the date that the borrower signed the official loan modification documents.   |             | C                                      | M                                   | M                                 | M                                   |  | For Trial submissions:<br>If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27, HMP9, HMP12 | Date(CCYY-MM-DD)                       | Data Range:<br>Min: 2009-03-04<br>Max: 2017-12-31  | LIR-106<br>LIR-112<br>LIR-149<br>LIR-489<br>LIR-545<br>LIR-720<br>LIR-748<br>LIR-749<br>LIR-805<br>OMR-165 |                  |
| DD39   | Borrower First Name            | The first name of the Borrower of record.   |             | M                                      | M                                   | M                                 | M                                   |  |  | Text(100)                              |  | LIR-20   |                  |
| DD40   | Borrower Last Name             | The last name of the Borrower. This is also known as the family name or surname.  |             | M                                      | M                                   | M                                 | M                                   |  |  | Text(100)                              |  | LIR-21   |                  |



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|        |                                 |  |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Corrections (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |   |   |
| DD43   | Borrower Social Security Number | The Social Security Number of the Borrower.  |             | M                                      | M                                   | M                                  | M                                   |                            |  | Text(9)               | Data Range:<br>Min: 000000001<br>Max: 999999998 | LIR-116<br>LIR-209<br>LIR-228<br>LIR-336<br>LIR-338<br>LIR-449<br>LIR-450<br>LIR-451<br>LIR-452<br>LIR-519<br>LIR-521<br>LIR-527<br>LIR-603<br>LIR-604<br>LIR-605<br>LIR-606<br>LIR-804<br>LIR-809<br>LIR-810<br>LIR-811<br>LIR-812<br>LIR-813<br>LIR-814<br>LIR-815<br>LIR-816 |
| DD55   | Co-Borrower First Name          | The first name of the Co-Borrower of record. |             | C                                      | C                                   | C                                  | C                                   |                            | If Co-Borrower on loan                 | Text(100)             |   | LIR-201<br>LIR-202<br>LIR-326   |
| DD56   | Co-Borrower Last Name           | The last name of the Co-Borrower of record.  |             | C                                      | C                                   | C                                  | C                                   |                            | If Co-Borrower on loan                 | Text(100)             |   | LIR-201<br>LIR-202<br>LIR-326   |



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|        |   |  |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Corrections (Official) | Loan Set-Up Cancellation (Official) |   |  |  |  |  |                  |
| DD59   | Co-Borrower Social Security Number      | The Social Security Number of the Co-Borrower.   |             | C                                      | C                                   | C                                  | C                                   |   | If available   | Text(9)                                | Data Range:<br>Min: 000000001<br>Max: 999999998  | LIR-117<br>LIR-210<br>LIR-228<br>LIR-326<br>LIR-337<br>LIR-339<br>LIR-449<br>LIR-450<br>LIR-451<br>LIR-452<br>LIR-520<br>LIR-522<br>LIR-528<br>LIR-603<br>LIR-604<br>LIR-605<br>LIR-606<br>LIR-804<br>LIR-809<br>LIR-810<br>LIR-811<br>LIR-812<br>LIR-813<br>LIR-814<br>LIR-815<br>LIR-816 |                  |
| DD62   | Date of Original Note                   | The date the mortgage note was signed by the borrower.   |             | M                                      | M                                   | M                                  | M                                   |   |  | Date(CCY-MM-DD)                        | Data Range:<br>Min: 1950-01-01<br>Max: 2009-01-01  | LIR-36<br>LIR-92<br>LIR-296<br>LIR-297<br>LIR-332  |                  |
| DD390  | Delinquency Type Code                   | Indicates how long the loan was delinquent in the past 12 months at the time of NPV Date.  |             | C                                      | C                                   | C                                  |                                     |   | If Principal Reduction Alternative (PRA) Code' is '2 or '3'.   | Numeric(4,0)                           | Enumerations:<br>1 - Less than or equal to 6 months delinquent in last 12 months<br>2 - Greater than 6 months delinquent in last 12 months | LIR-357  |                  |
| DD63   | Delinquent Interest                     | Delinquent interest for interest capitalization. It is the amount of delinquent interest from the delinquent loan's LPI date to the workout execution date.                          |             | O                                      | M                                   | M                                  |                                     |   |  | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 99999999999999999999   | LIR-50<br>LIR-139  |                  |
| DD64   | Disbursement Forgiven                   | If there are any forgiven disbursements for advances capitalization.   |             | C                                      | C                                   | C                                  |                                     |   | If exists  | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 99999999999999999999   |  |                  |
| DD1117 | Dodd-Frank Certification Signature Date | The date the borrower signed the Dodd-Frank Certification. The equivalent GSE version of this document is the Fannie Mae/Freddie Mac Form 720, Real Estate Fraud Certification Form. |             |  |                                     |                                    |                                     | C | If the servicer reported Dodd-Frank Certification Received Type Code (DD1095) is 1 (Dodd-Frank Certification Received) | Date (CCYY-MM-DD)                      | Data Range:<br>Min: 2009-04-01   | OMR-224<br>OMR-225<br>OMR-227<br>OMR-228<br>OMR-229<br>OMR-230<br>OMR-231<br>OMR-242   |                  |



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|        |   |  |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |   |   |  |  |   |                  |
| DD1095 | Dodd-Frank Certification Received Type Code | A code identifying that an executed Dodd-Frank Certification was received from the borrower. The equivalent GSE version of this document is the Fannie Mae/Freddie Mac Form 720, Real Estate Fraud Certification Form.   |             |  |                                     |                                   |                                     | C | If the servicer reported a Dodd-Frank Certification Signature Date. | Numeric (4,0)                          | Enumeration:<br>1. Dodd-Frank Certification Received<br>2. Dodd-Frank Certification Reported in Error                    | OMR-218<br>OMR-219<br>OMR-220<br>OMR-229<br>OMR-230<br>OMR-231                                  |                  |
| DD67   | Escrow Payment After Modification           | Report the escrow amount expected in the first payment after loan modification. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagee, periodic payments of property taxes and hazard insurance. Any escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded.  |             | M                                      | M                                   | M                                 | M                                   |   |   | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 999999999999999999   | LIR-139<br>LIR-165<br>LIR-207<br>LIR-240  |                  |
| DD68   | Escrow Payment Before Modification          | Report the monthly escrow payment amount calculated in the escrow analysis performed in conjunction with determining the borrowers eligibility for the most recent trial period plan for the modification being reported. The escrow analysis must be performed for all borrowers, including those that do not currently escrow for taxes and insurance. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagor, periodic payments of property taxes and hazard insurance. Any allowable escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded. |             | C                                      | C                                   | C                                 |                                     |   | If there is escrow amount that Servicer is withholding              | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 999999999999999999   | LIR-207<br>LIR-239<br>LIR-241   |                  |
| DD69   | Escrow Shortage for Advances                | Any escrow advance amounts to be capitalized.  |             | C                                      | C                                   | C                                 |                                     |   | If exists   | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 999999999999999999   |   |                  |
| DD72   | First Lien Indicator                        | Indicates if loan is first lien.   |             | M                                      | M                                   | M                                 | M                                   |   |   | Boolean                                | true/false   | LIR-43  |                  |
| DD74   | First Payment Due Date After Modification   | For Trial Loan Submission, this is a projection of the first payment due date after modification. First Payment Due Date After Modification should be the same as the anticipated Modification Effective Date.<br><br>For Official Loan Submission, this is the actual first payment due date. First Payment Due Date After Modification should be the same as the actual Modification Effective Date.   |             | M                                      | M                                   | M                                 | M                                   |   |   | Date(CCYY-MM-DD)                       | Data Range:<br>Min: 2009-02-01<br>Max: 2017-09-30  | LIR-83<br>LIR-178<br>LIR-191<br>LIR-195<br>LIR-494<br>LIR-723                                   |                  |
| DD593  | Forbearance Plan Type Code                  | A code indicating the type of forbearance period granted to the borrower.  |             | O                                      | O                                   | O                                 |                                     |   |   | Numeric (4,0)                          | Enumerations:<br>1 - Unemployment<br>2 - Federally Declared Disaster<br>3 - Unemployment and Federally Declared Disaster | LIR-308<br>LIR-309<br>LIR-310<br>LIR-313<br>LIR-316<br>LIR-359<br>LIR-360<br>LIR-361<br>LIR-363 |                  |



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| DD75   | 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.                                  |  | O                                      | O                                   | O                                 |                                     |  |   | Date(CCYY-MM-DD)                       |                                       | LIR-169  |                  |
| DD76   | Front Ratio After Modification | The borrower's housing-debt-to-income ratio after modification. This is the borrower's monthly housing expense divided by their total monthly income. Private Mortgage Insurance payments must be excluded. Report to the 2nd decimal place (e.g. 31.05). Value must not be provided on Streamline HAMP. | 1MP Tier 1 and Tier 2:<br>For Owner Occupied:<br>Monthly Housing Expense After Mod (DD112) / Monthly Gross Income (DD110)<br>For Non-Owner Occupied:<br>If Positive Cash Flow<br>(((Gross Rental Income (DD956) * 75%) - Monthly Housing Expense After Mod (DD112) = Calculated Positive Cash Flow Value), then:<br>Primary Residence Total Housing Expense Amount (DD958) / [Monthly Gross Income (DD110) + Calculated Positive Cash Flow Value]<br>If Negative Cash Flow, or does not receive Rental Income (((Gross Rental Income (DD956) * 75%) - Monthly Housing Expense After Mod (DD112) = Calculated Negative Cash Flow Value), then:<br>[Primary Residence Total Housing Expense Amount (DD958) + Absolute Calculated Negative Cash Flow Value] / Monthly Gross Income (DD110)<br>Round to the nearest .0000001 | C                                      | C                                   | C                                 | C                                   |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27 | Numeric(6,2)                           | Data Range:<br>Min: 0.01<br>Max: 9999 | LIR-73<br>LIR-341<br>LIR-490<br>LIR-491<br>LIR-499<br>LIR-500<br>LIR-550<br>LIR-750<br>LIR-753 |                  |



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|        |                                 |   |   | Loan Set-Up / Trial                    | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |  |   |  |   |   |                  |
| DD77   | Front Ratio Before Modification | The borrower's housing-debt-to-income ratio based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This is the borrower's monthly housing expense divided by their total monthly income. Private Mortgage Insurance payments must be excluded. Report to the 2nd decimal place (e.g. 50.25). Additionally, the value used in the trial loan set up data submission should reflect the income information used to establish the trial period plan terms, and the value used in the official loan set up data submission should reflect the income information used to establish the permanent modification terms. Value must not be provided on Streamline HAMP. | For Owner Occupied:<br>Monthly Housing Expense Before Mod (DD113) / Monthly Gross Income (DD110)<br><br>For Non-Owner Occupied:<br>If Positive Cash Flow<br>( [(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense Before Mod (DD113) = Calculated Positive Cash Flow Value], then:<br>Primary Residence Total Housing Expense Amount (DD958) / [Monthly Gross Income (DD110) + Calculated Positive Cash Flow Value]<br>If Negative Cash Flow, or does not receive Rental Income ( [(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense Before Mod (DD113) = Calculated Negative Cash Flow Value], then:<br>[Primary Residence Total Housing Expense Amount (DD958) + Absolute Calculated Negative Cash Flow Value] / Monthly Gross Income (DD110)<br>Round to the nearest .0000001 | C                                      | C                                   | C                                 | C                                   |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27 | Numeric(6,2)                           | Data Range:<br>Min: 10.00<br>Max: 9999.99 | LIR-61<br>LIR-244<br>LIR-245<br>LIR-246<br>LIR-340<br>LIR-498<br>LIR-500<br>LIR-501<br>LIR-608<br>LIR-754<br>LIR-755<br>LIR-790 |                  |
| DD5    | GSE Loan Number                 | A unique identifier assigned to each loan by a GSE (Fannie or Freddie).   |   | C                                      | C                                   | C                                 |                                     |  | If GSE loan   | Text(30)                               |   | LIR-37<br>LIR-150<br>LIR-212<br>LIR-213<br>LIR-374<br>LIR-375<br>LIR-611<br>LIR-806<br>LIR-825                                  |                  |
| DD6    | GSE Servicer Number             | The Fannie Mae or Freddie Mac unique Servicer identifier.   |   | C                                      | C                                   | C                                 |                                     |  | If GSE loan   | Text(30)                               |   | LIR-153<br>LIR-230  |                  |





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|--------|----------------------|--|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|-----------------------|------------------|--|
|        |                      |  |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |                  |  |
| DD8    | HAMP Servicer Number | A unique identifier assigned to each Servicer that is participating in the HAMP program. |             | M                                      | M                                   | M                                 | M                                   | M                          |  | Numeric(9)            |                  | LIR-19<br>LIR-219<br>LIR-249<br>LIR-427<br>LIR-429<br>LIR-430<br>LIR-431<br>LIR-444<br>LIR-445<br>LIR-446<br>LIR-454<br>LIR-480<br>LIR-518<br>LIR-519<br>LIR-520<br>LIR-521<br>LIR-527<br>LIR-528<br>LIR-603<br>LIR-604<br>LIR-605<br>LIR-606<br>LIR-733<br>LIR-736<br>LIR-786<br>LIR-809<br>LIR-810<br>LIR-811<br>LIR-812<br>LIR-813<br>LIR-814<br>LIR-815<br>LIR-816<br>OMR-19<br>OMR-98<br>OMR-119<br>OMR-182 |



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|--------|---------------------------------------|--|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|---|----------------------------|--|--|--|------------------|
|        |                                       |  |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |   |                            |  |  |  |                  |
| DD78   | Hardship Reason Code                  | Identifies the reason for the borrower's hardship, on their mortgage payment obligations.  |             | M                                      | M                                   | M                                 | M                                   |   |                            | Numeric(4,0)                           | Enumeration:<br>1. Death of borrower<br>2. Illness of principal borrower<br>3. Illness of borrower family member<br>4. Death of borrower family member<br>5. Marital difficulties<br>6. Curtailment of income<br>7. Excessive obligation<br>8. Abandonment of property<br>9. Distant employment transfer<br>10. Property problem<br>11. Inability to sell property<br>12. Inability to rent property<br>13. Military service<br>14. Other<br>15. Unemployment<br>16. Business failure<br>17. Casualty Loss<br>18. Energy environment costs<br>19. Servicing problems<br>20. Payment adjustment<br>21. Payment dispute<br>22. Transfer of ownership pending<br>23. Fraud<br>24. Unable to contact borrower<br>25. Incarceration<br>26. Data Not Available | LIR-45<br>LIR-741<br>LIR-742<br>LIR-743  |                  |
| DD81   | Interest Owed Or Payment Not Reported | If there is Interest owed/received but not reported for interest capitalization, this field must be populated.   |             | C                                      | C                                   | C                                 |                                     |   | If exists                  | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 9999999999999999.99  |  |                  |
| DD82   | Interest Payment                      | Interest portion of the principal and interest.  |             |  |                                     |                                   |                                     | M |                            | Currency(20,2)                         | Data Range:<br>Min: -9999999999999999.99<br>Max: 9999999999999999.99   | OMR-31<br>OMR-116  |                  |
| DD83   | Interest Rate After Modification      | The interest rate in the month after loan modification. Report 4 decimal places. For example, 6.125% should be entered as 6.125.   |             | M                                      | M                                   | M                                 | M                                   |   |                            | Numeric(6,4)                           | Data Range:<br>Min: 0<br>Max: 20   | LIR-74<br>LIR-91<br>LIR-233<br>LIR-335<br>LIR-435<br>LIR-487<br>LIR-789<br>LIR-826 |                  |
| DD85   | Interest Rate Before Modification     | The interest rate based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. Please report as rounded to nearest 8th (e.g. 4.120% should be rounded to 4.125% and entered as 4.1250). Report 4 decimal places. |             | M                                      | M                                   | M                                 | M                                   |   |                            | Numeric(6,4)                           | Data Range:<br>Min: 0<br>Max: 99.9999  | LIR-62<br>LIR-826  |                  |



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|--------|--|--|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|---|---|--|--|--|------------------|
|        |  |  |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |   |   |  |  |  |                  |
| DD87   | Interest Rate Lock Date for Modification | For Trial loan submission, this is the date the borrower's trial period payment was calculated using the standard modification waterfall prior to the start of the trial period.<br><br>For Official loan submission, this is the date when the Max Interest Rate After Modification was determined in conjunction with the preparation of the Modification Agreement. |             | O                                      | C                                   | C                                 |                                     |   | If Program Type = HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current | Date(CCYY-MM-DD)                       | Data Range:<br>Min: 2009-02-19<br>Max: 2017-09-30  | LIR-108<br>LIR-185<br>LIR-434<br>LIR-493<br>LIR-539<br>LIR-545<br>LIR-721  |                  |
| DD9    | Investor Code                            | Owner of the mortgage.   |             | M                                      | M                                   | M                                 | M                                   |   |   | Numeric(4,0)                           | Enumeration:<br>1. Fannie Mae<br>2. Freddie Mac<br>3. Private +<br>4. Portfolio +<br><br>+ indicates Investor Codes eligible if Program Type/Campaign ID =<br>HMP21 - Tier 2 HMP Default<br>HMP22 - Tier 2 HMP Imminent Default<br>HMP27 - Tier 2 Current<br>HMP30 - Streamline HAMP | LIR-34<br>LIR-93<br>LIR-115<br>LIR-211<br>LIR-308<br>LIR-343<br>LIR-374<br>LIR-375<br>LIR-380<br>LIR-507<br>LIR-611<br>LIR-620<br>LIR-621<br>LIR-623<br>LIR-624<br>LIR-667<br>LIR-695<br>LIR-733<br>LIR-736<br>LIR-739<br>LIR-806<br>LIR-825<br>OMR-188<br>OMR-192<br>OMR-219<br>OMR-228 |                  |
| DD1118 | Investor Override Indicator              | If there are any investor guidelines or applicable laws that restricts the terms of a modification under Tier 2 or Streamline HAMP, then select true. Otherwise select false.  |             | C                                      | C                                   | C                                 |                                     |   | If Program Type/Campaign ID is HMP21, HMP22, HMP27 or HMP 30.                         | Boolean                                | true/false   | LIR-432<br>LIR-455<br>LIR-462  |                  |
| DD525  | Last Paid Installment Date               | This is the actual LPI date reported on the monthly reporting transaction.   |             |  |                                     |                                   |                                     | M |   | Date(CCYY-MM-DD)                       | Data Range:<br>Min: 2009-03-04<br>Max: 2032-01-15  | LIR-431<br>LIR-795<br>LIR-796<br>LIR-821<br>OMR-29<br>OMR-124<br>OMR-125<br>OMR-126<br>OMR-138<br>OMR-139<br>OMR-140<br>OMR-162<br>OMR-213   |                  |



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|--------|--|--|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|-----------------------|--|---|
|        |  |  |             | Loan Set-Up / Trial                    | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |  |   |
| DD88   | Last Paid Installment Date After Modification  | For Trial, this is the anticipated LPI Date after modification. It should be one month before the anticipated Modification Effective Date.<br><br>For the Official Modification, this is the actual LPI Date after Modification. It must be one month before the Modification Effective Date.  |             | O                                      | M                                   | M                                 |                                     |                            |  | Date(CCYY-MM-DD)      | Data Range:<br>Min: 2009-02-01<br>Max: 2017-09-30  | LIR-75<br>LIR-177<br>LIR-192<br>LIR-196<br>LIR-495<br>LIR-724<br>LIR-821                                  |
| DD89   | Last Paid Installment Date Before Modification | The due date of the last paid installment received on the loan immediately prior to the most recent Trial Period Plan Effective Date (DD17) for the modification being reported. This LPI Date should NOT reflect receipt of any Trial Period Plan payments that may have been remitted prior to the Trial Period Plan Effective Date. Only regularly scheduled contractual payments under the terms of the original note, or a prior modification, should advance the LPI Date reported under DD89. |             | M                                      | M                                   | M                                 | M                                   |                            |  | Date(CCYY-MM-DD)      |  | LIR-63<br>LIR-235<br>LIR-295<br>LIR-296<br>LIR-431<br>LIR-502<br>LIR-714<br>LIR-793<br>LIR-795<br>LIR-796 |
| DD91   | Length of Trial Period                         | The length of the trial period.  |             | M                                      | M                                   | M                                 | M                                   |                            |  | Numeric(3,0)          | Data Range:<br>Min: 3<br>Max: 999  | LIR-197<br>LIR-198<br>LIR-533   |
| DD93   | Loan Mortgage Type Code                        | The code that specifies the type of mortgage being applied for or that has been granted.   |             | M                                      | M                                   | M                                 | M                                   |                            |  | Numeric(4,0)          | Enumeration:<br>3 - Conventional with PMI - Non-government insured mortgages insured by a private (non-government) insurer<br>4 - Conventional w/o PMI - Mortgages with neither government nor private mortgage insurance. | LIR-42  |
| DD294  | Loan Unpaid Principal Balance Amount           | The amount of outstanding principal (interest bearing portion only) at the end of the prior month, after accounting for all payment activity.  |             |  |                                     |                                   |                                     | M                          |  | Currency (20,2)       | Data Range:<br>Min: 0<br>Max: 9999999999999999.99  | OMR-28<br>OMR-121<br>OMR-122<br>OMR-133   |
| DD98   | Maturity Date After Modification               | The maturity date of the loan after modification.  |             | O                                      | M                                   | M                                 |                                     |                            |  | Date(CCYY-MM-DD)      | Data Range:<br>Max: 2062-12-31   | LIR-76<br>LIR-182<br>LIR-505<br>LIR-725<br>OMR-126  |
| DD99   | Maturity Date Before Modification              | The date on which the mortgage obligation is scheduled to be paid off, based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. Maturity Date is commonly called Balloon Date for balloon loans, for which scheduled amortization does not pay off the balance of the loan, so that there is a final, large "balloon" payment at the end.  |             | M                                      | M                                   | M                                 | M                                   |                            |  | Date(CCYY-MM-DD)      | Data Range:<br>Max: 12-31-2059   | LIR-64<br>LIR-332<br>LIR-504  |
| DD100  | Max Interest Rate After Modification           | The interest rate cap for the loan. Not applicable to Tier 2 loans since only Fixed Rate is allowed.   |             | O                                      | C                                   | C                                 |                                     |                            | If Program Type =<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current | Numeric(6,4)          | Data Range:<br>Min: 0<br>Max: 20   | LIR-125<br>LIR-144<br>LIR-436<br>LIR-484<br>LIR-487<br>LIR-506  |



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|--------|---|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|--|---|--|---|--|------------------|
|        |   |   |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |  |   |  |   |  |                  |
| DD105  | Modification Effective Date               | For Trial, this is the anticipated Modification Effective Date of the official loan modification. This is the first day of the month following the month when the last trial payment is due.<br><br>For Official, this is the actual Modification Effective Date of the official loan modification. This will still be the first day of the month following the month when the last trial payment is due. The Modification Effective Date on the official loan submission must be earlier than or equal to the date the official loan transaction is submitted. |             | M                                      | M                                   | M                                 | M                                   |  |   | Date(CCYY-MM-DD)                       | Data Range:<br>Min: 2009-03-04<br>Max: 2017-09-30   | LIR-53<br>LIR-96<br>LIR-108<br>LIR-178<br>LIR-182<br>LIR-183<br>LIR-184<br>LIR-194<br>LIR-198<br>LIR-200<br>LIR-229<br>LIR-253<br>LIR-256<br>LIR-331<br>LIR-378<br>LIR-379<br>LIR-486<br>LIR-719<br>LIR-801<br>LIR-802 |                  |
| DD108  | Modified Loan Term-Officer Signature Date | Servicer sign off at the officer level for the loan modification. This is the date the servicer's officer approved the loan modification. This column will be populated for modification cases that need reclassification. There is no conversion needed for existing cases.  |             | O                                      | O                                   | O                                 |                                     |  |   | Date(CCYY-MM-DD)                       |   | LIR-169  |                  |
| DD109  | Monthly Debt Payments excluding PITIA     | Total amount of monthly debt payments excluding Principal, Interest, Taxes, Insurance and Association Dues (PITIA).   |             | O                                      | C                                   | C                                 |                                     |  | If Program Type = HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current   | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 999999999999999999    | LIR-483<br>LIR-544<br>LIR-756  |                  |
| DD110  | Monthly Gross Income                      | Total monthly gross income as reported by the borrower and verified by the servicer. For evaluation of a non-owner-occupied property, exclude the rental income from the Monthly Gross Income for the property under evaluation. If there is income from additional rental properties, include the net income from these additional properties in the Monthly Gross Income. Report 2 decimals.<br>Value must not be provided on Streamline HAMP.  |             | C                                      | C                                   | C                                 | C                                   |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27   | Currency(20,2)                         | Data Range:<br>Min: 0.01<br>Max: 999999999999999999 | LIR-46<br>LIR-139<br>LIR-207<br>LIR-241<br>LIR-499<br>LIR-501<br>LIR-550<br>LIR-608<br>LIR-757<br>LIR-758  |                  |
| DD956  | Monthly Gross Rental Income Amount        | For the non-owner occupied property under evaluation, the monthly gross rental income received from the property before any costs or expenses. Report 2 decimals.<br>Value must not be provided on Streamline HAMP.   |             | C                                      | C                                   | C                                 |                                     |  | If Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied and Program Type/Campaign ID is HMP21, HMP22, or HMP27 | Currency (20,2)                        | Data Range:<br>Min: 0<br>Max: 999999999999999999    | LIR-548<br>LIR-549<br>LIR-550<br>LIR-608<br>LIR-759  |                  |



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|--------|---|---|--|--|-------------------------------------|-----------------------------------|-------------------------------------|--|----------------------------|--|--|---|---|
|        |   |   |  | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |  |                            |  |  |   |   |
| DD112  | Monthly Housing Expense After Modification    | The borrower's monthly housing expense for the subject property after modification. This must include principal, interest, taxes, insurance, association dues (PITIA), and any escrow shortage payment amount. Private Mortgage Insurance payments must be excluded.  | Monthly Housing Expense After Modification = P&I After Modification + Escrow Payment After Modification (if exists) + Assoc Dues/Fees Before Modification (if exists)    | M                                      | M                                   | M                                 | M                                   |  |                            | Currency(20,2)   | Data Range:<br>Min: 0<br>Max: 9999999999999999.99    | LIR-77<br>LIR-139<br>LIR-240<br>LIR-497<br>LIR-499<br>LIR-550                                   |   |
| DD113  | Monthly Housing Expense Before Modification   | The borrower's monthly housing expense for the subject property based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This must include principal, interest, taxes, insurance, association dues (PITIA), and any escrow shortage payment amount. Private Mortgage Insurance payments must be excluded.                                 | Monthly Housing Expense Before Modification = P&I Before Modification + Escrow Payment Before Modification (if exists) + Assoc Dues/Fees Before Modification (if exists) | M                                      | M                                   | M                                 | M                                   |  |                            | Currency(20,2)   | Data Range:<br>Min: 0.01<br>Max: 9999999999999999.99 | LIR-65<br>LIR-139<br>LIR-239<br>LIR-312<br>LIR-497<br>LIR-501<br>LIR-608                        |   |
| DD1093 | Monthly Principal and Interest With Recast    | The new Principal and Interest payment as a result of the recast as of the Recast Effective Date.   |  |  |                                     |                                   |                                     |  | C                          | If Recast Type Code is<br>1. Recast  | Currency (20,2)                                      | Data Range:<br>Min: 0.01  | OMR-197<br>OMR-209<br>OMR-217<br>OMR-221  |
| DD1089 | Monthly Principal and Interest Without Recast | The Principal and Interest payment that would have been due as of the Recast Effective Date if the recast had not been performed.   |  |  |                                     |                                   |                                     |  | C                          | If Recast Type Code is<br>1. Recast  | Currency (20,2)                                      | Data Range:<br>Min: 0.01  | OMR-197<br>OMR-209<br>OMR-217<br>OMR-221  |
| DD119  | NPV Date                                      | For Tier 1 and Tier 2: Date of the NPV submission used to determine trial modification eligibility. For Official Setup, this should be the same NPV Date reported for the trial modification setup.<br>For Streamline HAMP: The date the servicer determines the interest rate for the borrower's Streamline HAMP modification terms. For Official Setup, this should be the same NPV Date reported for the trial modification setup. |  | M                                      | M                                   | M                                 | M                                   |  |                            |  | Date(CCYY-MM-DD)                                     | Data Range:<br>Min: 2009-02-01<br>Max: Today's System Date or 2017-09-30, whichever is earlier. | LIR-48<br>LIR-187<br>LIR-188<br>LIR-248<br>LIR-435<br>LIR-492<br>LIR-722<br>LIR-789 |
| DD120  | NPV Model Result Amount Post-mod              | Net Present Value amount generated from the model after modification.<br>Value must not be provided on Streamline HAMP.   |  | C                                      | C                                   | C                                 | C                                   |  |                            | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27 and Principal Reduction Alternative (PRA) Code is (1) No PRA - standard waterfall. | Currency(20,2)                                       | Data Range:<br>Min: -9999999999999999.99<br>Max: 9999999999999999.99                            | LIR-78<br>LIR-438<br>LIR-440<br>LIR-760<br>LIR-822                                  |



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|--------|---|---|--|--|-------------------------------------|-----------------------------------|-------------------------------------|--|--|--|--|--|------------------|
|        |   |   |  | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |  |  |  |  |  |                  |
| DD121  | NPV Model Result Amount Pre-mod                   | Net Present Value amount generated from the model before modification. Value must not be provided on Streamline HAMP.   |  | C                                      | C                                   | C                                 | C                                   |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27 and Principal Reduction Alternative (PRA) Code is (1) No PRA - standard waterfall. | Currency(20,2)                         | Data Range:<br>Min: -99999999999999999999<br>Max: 99999999999999999999 | LIR-66<br>LIR-438<br>LIR-513<br>LIR-761<br>LIR-822                       |                  |
| DD124  | Other Advances                                    | Other Advances - Other capitalized advance amounts excluding escrow fees and administrative or out-of pocket expenses. Examples include delinquency expenses or fees paid to a third party.   |  | C                                      | C                                   | C                                 |                                     |  |  | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 99999999999999999999                     |  |                  |
| DD125  | Other Contributions                               | If there are any amounts contributed by the borrower due to Hazard Claims.  |  | C                                      | C                                   | C                                 |                                     |  | If there are amounts contributed by borrower   | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 99999999999999999999                     |  |                  |
| DD126  | Paydown or Payoff of Subordinate Liens            | Indicator of whether subordinate liens been paid off or paid down   |  | C                                      | C                                   | C                                 |                                     |  | If subordinate liens paid off or paid down   | Boolean                                | true/false   |  |                  |
| DD127  | Paydown or Payoff of Subordinate Liens Amount     | Amount of paydown or payoff of subordinate liens.   |  | C                                      | C                                   | C                                 | C                                   |  | If Paydown or Payoff of Subordinate Liens flag is "True"   | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 99999999999999999999                     | LIR-57   |                  |
| DD958  | Primary Residence Total Housing Expense Amount    | For the non-owner-occupied property under evaluation, the total monthly housing expense for the borrower's primary residence (the PITIA). If borrower does not own a primary residence and therefore does not have principal PITIA but is paying rent to live elsewhere, use rent amount in this field. Report 2 decimals. Value must not be provided on Streamline HAMP. |  | C                                      | C                                   | C                                 | C                                   |  | Property If Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied and Program Type/Campaign ID is HMP21, HMP22, or HMP27.                     | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 99999999999999999999                     | LIR-546<br>LIR-547<br>LIR-550<br>LIR-608<br>LIR-762                      |                  |
| DD132  | Principal and Interest Payment After Modification | The principal and interest amount after modification.   | For Tier 1 and Tier 2: P&I Payment After Modification = Monthly Gross Income * Front Ratio After Modification - Escrow Payment After Modification - Association Dues/Fees Before Modification (if exists)<br><br>For Streamline HAMP: $[[\text{Interest Rate After Mod}/100]/12]/[1-(1+(\text{Interest Rate After Mod}/100)/12)^{-\text{Amortization Term After Mod}}] * \text{UPB After Mod}$ | M                                      | M                                   | M                                 | M                                   |  |  | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 99999999999999999999                     | LIR-79<br>LIR-139<br>LIR-204<br>LIR-240<br>LIR-456<br>LIR-509<br>LIR-525 |                  |



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|--------|--|--|--|--|-------------------------------------|------------------------------------|-------------------------------------|---|---|--|--|--|------------------|
|        |  |  |  | Loan Set-Up / Trial                    | Loan Set-Up / Official Modification | Loan Set-Up Corrections (Official) | Loan Set-Up Cancellation (Official) |   |   |  |  |  |                  |
| DD133  | Principal and Interest Payment at 31% DTI          | Principal and Interest payable for a 31% Debt to Income ratio. This is equal to<br>i) 31% of the borrower's income less<br>ii) the Escrow Payment After Modification and the Association Dues.<br>For official, the most current verified income must be used. | P&I Payment at 31% DTI = Monthly Gross Income * 31% - Escrow Payment After Modification - Association Dues/Fees Before Modification (if exists)  | C                                      | C                                   | C                                  | C                                   |   | If Program Type = HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 9999999999999999.99                    | LIR-205<br>LIR-207<br>LIR-481<br>LIR-503<br>LIR-540<br>LIR-543   |                  |
| DD134  | Principal and Interest Payment at 38% DTI          | Principal and Interest payable for a 38% Debt to Income ratio. This is equal to<br>i) 38% of the borrower's income less<br>ii) the Escrow Payment Before Modification and Association dues.<br>For official, the most current verified income must be used.    | P&I Payment at 38% DTI = Monthly Gross Income * 38% - Escrow Payment Before Modification (if exists) - Association Dues/Fees Before Modification (if exists)   | C                                      | C                                   | C                                  | C                                   |   | If Program Type = HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 9999999999999999.99                    | LIR-52<br>LIR-207<br>LIR-241<br>LIR-244<br>LIR-245<br>LIR-246<br>LIR-541<br>LIR-542                                  |                  |
| DD135  | Principal and Interest Payment Before Modification | The scheduled principal and interest amount based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported.   | P&I Payment Before Modification = Monthly Gross Income * Front Ratio Before Modification - Escrow Payment Before Modification (if exists) - Association Dues/Fees Before Modification (if exists)<br><br>For ADR and Streamline HAMP: The calculation does not apply | M                                      | M                                   | M                                  | M                                   |   |   | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 9999999999999999.99                    | LIR-67<br>LIR-139<br>LIR-204<br>LIR-205<br>LIR-239<br>LIR-244<br>LIR-245<br>LIR-246<br>LIR-509<br>LIR-526<br>LIR-792 |                  |
| DD136  | Principal Forbearance Amount                       | The total amount in dollars of the principal that was deferred.  |  | C                                      | C                                   | C                                  |                                     |   | if deferred   | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 9999999999999999.99                    | LIR-139<br>LIR-380<br>LIR-381<br>LIR-423   |                  |
| DD137  | Principal Payment                                  | Principal portion of the principal and interest remitted monthly.  |  |  |                                     |                                    |                                     | M |   | Currency(20,2)                         | Data Range:<br>Min: -9999999999999999.99<br>Max: 9999999999999999.99 | OMR-30<br>OMR-117  |                  |
| DD138  | Principal Payment Owed or Not Reported             | If borrower has contributed any cash or amounts in suspense.   |  | C                                      | C                                   | C                                  |                                     |   | If borrower contributed cash or amounts in suspense                                   | Currency(20,2)                         | Data Range:<br>Min: 0<br>Max: 9999999999999999.99                    |  |                  |
| DD591  | Principal Reduction Alternative Amount             | Principal Reduction Alternative (PRA) Amount is the principal forgiveness amount for PRA that is separate and exclusive of any other principal forgiveness that may be offered in conjunction with the HAMP modification.                                      |  | C                                      | C                                   | C                                  |                                     |   | If Principal Reduction Alternative (PRA) Code is 2 or 3.                              | Currency (20,2)                        | Data Range:<br>Min: 0.01<br>Max: 9999999999999999.99                 | LIR-346<br>LIR-347<br>LIR-348<br>LIR-358<br>LIR-437<br>LIR-441   |                  |





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|--------|--|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|-----------------------|---|---|
|        |  |   |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |   |   |
| DD592  | Principal Reduction Alternative (PRA) Code                             | A code indicating the waterfall used to modify the loan and if compensation is sought using the Principal Reduction Alternative Waterfall.  |             | M                                      | M                                   | M                                 |                                     |                            |  | Numeric(4,0)          | Enumeration:<br>1 - No PRA - standard waterfall<br>2 - PRA waterfall - incented forgiveness<br>3 - PRA waterfall - non-incented forgiveness<br>4 - No value. Record existed prior to attribute introduction (Restricted - not valid for servicer input) | LIR-66<br>LIR-78<br>LIR-342<br>LIR-343<br>LIR-344<br>LIR-345<br>LIR-346<br>LIR-351<br>LIR-352<br>LIR-353<br>LIR-354<br>LIR-355<br>LIR-357<br>LIR-358<br>LIR-373<br>LIR-423<br>LIR-437<br>LIR-441<br>LIR-517 |
| DD570  | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod | Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall after modification. Value must not be provided on Streamline HAMP.   |             | C                                      | C                                   | C                                 |                                     |                            | If Principal Reduction Alternative (PRA) Code is 2 or 3 and Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27. | Currency(20,2)        | Data Range:<br>Min: -999999999999999999.99<br>Max: 999999999999999999.99  | LIR-351<br>LIR-352<br>LIR-440<br>LIR-514<br>LIR-763<br>LIR-823  |
| DD571  | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod  | Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall before modification. Value must not be provided on Streamline HAMP.  |             | C                                      | C                                   | C                                 |                                     |                            | If Principal Reduction Alternative (PRA) Code is 2 or 3 and Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27. | Currency(20,2)        | Data Range:<br>Min: -999999999999999999.99<br>Max: 999999999999999999.99  | LIR-353<br>LIR-354<br>LIR-513<br>LIR-514<br>LIR-764<br>LIR-823  |
| DD139  | Principal Write-down (Forgiveness)                                     | Amount of principal written-down or forgiven inclusive of investor forgiveness (PRA, HHF matching, etc.) and other principal forgiveness assistance (e.g. HHF). NOTE: This definition is different than the definition specified for the Additional Data Reporting transaction. |             | O                                      | O                                   | O                                 |                                     |                            | if principal forgiven  | Currency(20,2)        | Data Range:<br>Min: 0<br>Max: 999999999999999999.99   | LIR-139<br>LIR-358<br>LIR-365<br>LIR-380<br>LIR-381<br>LIR-423<br>LIR-437<br>LIR-517  |
| DD140  | Product After Modification   | The mortgage product of the loan, after the modification.   |             | M                                      | M                                   | M                                 | M                                   |                            |  | Numeric(4,0)          | Enumeration:<br>For First Lien Tier 1:<br>2. Fixed Rate<br>3. Step Rate<br><br>For First Lien Tier 2 and Streamline HAMP:<br>2. Fixed Rate  | LIR-80<br>LIR-111<br>LIR-119<br>LIR-137<br>LIR-488  |



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|--------|-----------------------------|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|-----------------------|--|------------------|
|        |                             |   |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |  |                  |
| DD142  | Product Before Modification | The mortgage product of the loan, based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported.<br><br>If product is Step Rate, only reportable value is '3. Step Rate'. |             | M                                      | M                                   | M                                 | M                                   |                            |  | Numeric(4,0)          | Enumeration:<br>1. ARM<br>2. Fixed rate<br>3. Step Rate<br>4. One Step Variable<br>5. Two Step Variable<br>6. Three Step Variable<br>7. Four Step Variable<br>8. Five Step Variable<br>9. Six Step Variable<br>10. Seven Step Variable<br>11. Eight Step Variable<br>12. Nine Step Variable<br>13. Ten Step Variable<br>14. Eleven Step Variable<br>15. Twelve Step Variable<br>16. Thirteen Step Variable<br>17. Fourteen Step Variable | LIR-68           |



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|--------|---------------------------------|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|-----------------------|---|--|
|        |                                 |   |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |   |  |
| DD10   | Program Type/Campaign ID        | A program type that will identify campaign types. The unique identifier of a Loan Workout Campaign. |             | M                                      | M                                   | M                                 | M                                   |                            |  | Text(14)              | Enumeration:<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current<br>HMP21 - Tier 2 HMP Default<br>HMP22 - Tier 2 HMP Imminent Default<br>HMP27 - Tier 2 Current<br>HMP30 - Streamline HAMP | LIR-40<br>LIR-94<br>LIR-132<br>LIR-133<br>LIR-155<br>LIR-156<br>LIR-162<br>LIR-163<br>LIR-164<br>LIR-216<br>LIR-217<br>LIR-218<br>LIR-226<br>LIR-235<br>LIR-355<br>LIR-358<br>LIR-427<br>LIR-429<br>LIR-430<br>LIR-431<br>LIR-432<br>LIR-433<br>LIR-434<br>LIR-435<br>LIR-436<br>LIR-437<br>LIR-445<br>LIR-446<br>LIR-449<br>LIR-450<br>LIR-451<br>LIR-452<br>LIR-454<br>LIR-455<br>LIR-457<br>LIR-462<br>LIR-472<br>LIR-476<br>LIR-477<br>LIR-478<br>LIR-479<br>LIR-480<br>LIR-481<br>LIR-482<br>LIR-483<br>LIR-484 |
| DD144  | Projected Foreclosure Sale Date | Projected date for foreclosure sale of subject property.  |             | O                                      | O                                   | O                                 |                                     |                            |  | Date(CCYY-MM-DD)      |   | LIR-169  |
| DD145  | Property City                   | The name of the city where the subject property is located.   |             | M                                      | M                                   | M                                 | M                                   |                            |  | Text(100)             |   | LIR-28<br>LIR-809<br>LIR-810<br>LIR-811<br>LIR-812<br>LIR-813<br>LIR-814<br>LIR-815<br>LIR-816   |
| DD146  | Property Condition Code         | A code denoting the condition of the subject property.  |             | M                                      | M                                   | M                                 | M                                   |                            |  | Numeric(4,0)          | Enumeration:<br>1. Excellent<br>2. Good<br>3. Fair<br>4. Poor   | LIR-26   |



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|--------|--------------------------------|--|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|--|---|------------------|
|        |                                |  |             | Loan Set-Up / Trial                    | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |  |   |                  |
| DD148  | Property Number of Units       | Number of units in subject property (Valid values are 1, 2, 3 or 4).   |             | M                                      | M                                   | M                                 | M                                   |                            | Numeric(4,0)                           | Data Range:<br>Min: 1<br>Max: 4  | LIR-23  |                  |
| DD149  | Property Occupancy Status Code | A code identifying the occupancy by the borrower of the subject property.  |             | M                                      | M                                   | M                                 | M                                   |                            | Numeric(4,0)                           | Enumeration:<br>1. Vacant<br>2. Borrower Occupied<br>3. Tenant Occupied<br>4. Unknown<br>5. Occupied by Unknown  | LIR-433<br>LIR-476<br>LIR-477<br>LIR-510<br>LIR-512<br>LIR-546<br>LIR-547<br>LIR-548<br>LIR-549 |                  |
| DD151  | Property State                 | The 2-character postal abbreviation of the state, province, or region of the subject property.   |             | M                                      | M                                   | M                                 | M                                   |                            | Text(2)                                | Enumeration:<br>WY,WV,WI,WA,VT,VI,VA,UT,TX,TN,SD,SC,RI,PR,PA,OR,OK,OH,NY,NV,NM,NJ,NH,NE,ND,NC,MT,MS,MO,MN,MI,ME,MD,MA,LA,KY,KS,IN,IL,ID,IA,HI,GU,GA,FL,DE,DC,CT,CO,CA,AZ,AR,AL,AK. | LIR-118<br>LIR-809<br>LIR-810<br>LIR-811<br>LIR-812<br>LIR-813<br>LIR-814<br>LIR-815<br>LIR-816 |                  |
| DD152  | Property Street Address        | The street address of the subject property.  |             | M                                      | M                                   | M                                 | M                                   |                            | Text(200)                              |  | LIR-27<br>LIR-809<br>LIR-810<br>LIR-811<br>LIR-812<br>LIR-813<br>LIR-814<br>LIR-815<br>LIR-816  |                  |
| DD155  | Property Usage Type Code       | A code identifying the current use of the property by the borrower. For HAMP, FHA-HAMP and RD-HAMP this is determined at Loan Setup; for HAFA this is determined at the time of the HAFA Agreement Issue Date. |             | M                                      | M                                   | M                                 | M                                   |                            | Numeric(4,0)                           | Enumeration:<br>1. Principal Residence<br>2. Second or Vacation Home<br>3. Investment Property   | LIR-451<br>LIR-452<br>LIR-478<br>LIR-479<br>LIR-510<br>LIR-512<br>LIR-525<br>LIR-526            |                  |
| DD157  | Property Valuation As is Value | Property as-is value determined by the property valuation.   |             | M                                      | M                                   | M                                 | M                                   |                            | Currency(20,2)                         | Data Range:<br>Min: 1<br>Max: 9999999999999999.99  | LIR-32  |                  |
| DD158  | Property Valuation Date        | The date the property value analysis was performed.  |             | M                                      | M                                   | M                                 | M                                   |                            | Date(CCYY-MM-DD)                       |  | LIR-31<br>LIR-330<br>LIR-331  |                  |



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|--------|------------------------------------|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|---|---|--|--|--|------------------|
|        |                                    |   |             | Loan Set-Up /Trial                     | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |   |   |  |  |  |                  |
| DD159  | Property Valuation Method          | Type of value analysis.   |             | M                                      | M                                   | M                                 | M                                   |   |   | Numeric(4,0)                           | Enumeration:<br>1. Full appraisal - Prepared by a certified appraiser<br>2. Limited appraisal - Prepared by a certified appraiser<br>3. Broker Price Opinion "BPO" - Prepared by a real estate broker or agent<br>4. Desktop Valuation - Prepared by bank employee<br>5. Automated Valuation Model "AVM" - GSE<br>6. Automated Valuation Model "AVM" - Other | LIR-30   |                  |
| DD161  | Property Zip Code                  | The code designated by the postal service to direct the delivery of physical mail or which corresponds to a physical location. In the USA, this can take either a 5 digit form (ZIP Code) or a 9-digit form (ZIP + 4).  |             | M                                      | M                                   | M                                 | M                                   |   |   | Numeric (5 or 9)                       |  | LIR-29<br>LIR-294<br>LIR-298   |                  |
| DD1090 | Recast Reporting Type Code         | A code that indicates that the loan has been recast (remaining scheduled principal and interest payments are recalculated based on a revised unpaid principal balance).   |             |  |                                     |                                   |                                     | C | If Recast Effective Date, Monthly Principal and Interest Without Recast or Monthly Principal and Interest With Recast are provided. | Numeric (4,0)                          | Enumeration:<br>1. Recast<br>2. Recast Reported in Error   | OMR-197<br>OMR-201<br>OMR-202<br>OMR-206<br>OMR-209<br>OMR-221   |                  |
| DD1091 | Recast Effective Date              | The effective date of the new Principal and Interest payment as a result of the mortgage recast.  |             |  |                                     |                                   |                                     | C | If Recast Type Code is<br>1. Recast   | Date (CCYY-MM-DD)                      |  | OMR-197<br>OMR-200<br>OMR-203<br>OMR-204<br>OMR-205<br>OMR-209<br>OMR-221                                  |                  |
| DD165  | Remaining Term Before Modification | The remaining number of months until the loan will be paid off, assuming that scheduled payments are made, based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This will equal lesser of 1. The number of months until the actual balance of the loan will amortize to zero; or 2. The number of months difference between the LPI date and the Maturity Date. |             | M                                      | M                                   | M                                 | M                                   |   |   | Numeric(4,0)                           | Data Range:<br>Min: 1<br>Max: 9999   | LIR-69<br>LIR-432  |                  |
| DD1003 | Repurchase Type Code               | Identifies the status of the loan at the time of repurchase.  |             | O                                      | O                                   | O                                 |                                     |   |   | Numeric (4,0)                          | Enumerations:<br>1. Repurchased when a Trial<br>2. Repurchased Within 6 Years of 1st Trial Payment Due Date<br>3. Repurchase Reported in Error   | LIR-616<br>LIR-618<br>LIR-619<br>LIR-620<br>LIR-621<br>LIR-622<br>LIR-623<br>LIR-695<br>LIR-696<br>OMR-189 |                  |



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|--------|---|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|-----------------------|---|---|
|        |   |   |             | Loan Set-Up / Trial                    | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |   |   |
| DD597  | Restriction for Alternative Waterfall Type Code | A code noting the restriction that prohibits principal write-down on the loan.                        |             | C                                      | C                                   | C                                 |                                     |                            | If investor code is not Fannie Mae or Freddie Mac and post-arrearage MTMLTV >115% or Alternative Principal Forgiveness >0 but there is a condition associated to the loan that prevents it from being evaluated using the alternative waterfall. | Numeric (4,0)         | Enumerations:<br>1. Investor does not allow | LIR-345<br>LIR-349<br>LIR-365   |
| DD14   | Servicer Loan Number                            | The unique (for the lender) identifier assigned to the loan by the lender that is servicing the loan. |             | M                                      | M                                   | M                                 | M                                   | M                          |  | Text(30)              |   | LIR-33<br>LIR-219<br>LIR-427<br>LIR-429<br>LIR-430<br>LIR-431<br>LIR-444<br>LIR-445<br>LIR-446<br>LIR-480<br>LIR-518<br>LIR-519<br>LIR-520<br>LIR-521<br>LIR-527<br>LIR-528<br>LIR-603<br>LIR-604<br>LIR-605<br>LIR-606<br>LIR-733<br>LIR-786<br>LIR-809<br>LIR-810<br>LIR-811<br>LIR-812<br>LIR-813<br>LIR-814<br>LIR-815<br>LIR-816<br>OMR-20<br>OMR-96<br>OMR-119<br>OMR-182 |
| DD201  | Servicing Fee Percent After Modification        | Percentage of servicing Fee after loan modification ( e.g. 0.25).                                     |             | O                                      | O                                   | O                                 |                                     |                            |  | Numeric(4,2)          |   |   |



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| Ref ID | Name of Data Point                  | Description  | Calculation | M=Mandatory; C=Conditional; O=Optional |                                     |                                   |                                     |   | Official Monthly Reporting  | Condition Under Which Data Is Required | Data Type/Data Length                                  | Allowable Values  | Associated Rules |
|--------|-------------------------------------|--|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|---|---|--|--|---|------------------|
|        |                                     |  |             | Loan Set-Up / Trial                    | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) |   |   |  |  |   |                  |
| DD205  | Step Interest Rate Step Number      | The sequence is used to uniquely identify and order Loan Interest Rate Adjustment schedule records specific to the loans step rate schedule. |             | O                                      | C                                   | C                                 |                                     |   | If 1MP or 2MP and Product After Modification is Step Rate and if the rate changes | Numeric(4)                             | Data Range:<br>Min: 1<br>Max: 9999                     | LIR-122<br>LIR-137<br>LIR-179   |                  |
| DD209  | Step New Interest Rate Duration     | The step duration for each corresponding step number.  |             | O                                      | C                                   | C                                 |                                     |   | If 1MP or 2MP and Product After Modification is Step Rate and if the rate changes | Numeric(4)                             | Data Range:<br>Min: 1<br>Max: 9999                     | LIR-123<br>LIR-129  |                  |
| DD206  | Step Note Rate                      | The new interest rate in the step schedule.  |             | O                                      | C                                   | C                                 |                                     | C | If 1MP or 2MP and Product After Modification is Step Rate and if the rate changes | Numeric(6,4)                           | Data Range:<br>Min: 0<br>Max: 99.9999                  | LIR-120<br>LIR-125<br>LIR-142<br>LIR-148<br>LIR-179<br>OMR-132  |                  |
| DD208  | Step Payment Effective Date         | The date the payment will be effective.  |             | O                                      | C                                   | C                                 |                                     | C | If 1MP or 2MP and Product After Modification is Step Rate and if the rate changes | Date(CCYY-MM-DD)                       | Data Range:<br>Min: 2009-03-04<br>Max: 2032-01-15      | LIR-121<br>LIR-128<br>LIR-130<br>LIR-141<br>OMR-33<br>OMR-112<br>OMR-136<br>OMR-137<br>OMR-141<br>OMR-212 |                  |
| DD207  | Step Principal and Interest Payment | The amount of the principal and/or interest payment due on the loan for each installment, beginning on the effective date.                   |             | O                                      | C                                   | C                                 |                                     | C | If 1MP or 2MP and Product After Modification is Step Rate and if the rate changes | Currency(20,2)                         | Data Range:<br>Min: 0.01<br>Max: 999999999999999999.99 | LIR-124<br>LIR-143<br>OMR-34<br>OMR-131   |                  |



According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0216. The time required to complete this information collection will vary significantly among servicers and is estimated to range from 4 to 413 hours per response

| Ref ID | Name of Data Point            | Description   | Calculation | M=Mandatory; C=Conditional; O=Optional |                                     |                                   |                                     |                            | Condition Under Which Data Is Required | Data Type/Data Length | Allowable Values  | Associated Rules  |
|--------|-------------------------------|---|-------------|--|-------------------------------------|-----------------------------------|-------------------------------------|----------------------------|--|-----------------------|---|---|
|        |                               |   |             | Loan Set-Up / Trial                    | Loan Set-Up / Official Modification | Loan Set-Up Correction (Official) | Loan Set-Up Cancellation (Official) | Official Monthly Reporting |  |                       |   |   |
| DD210  | Submission Status             | The status of loan data being submitted.  |             | M                                      | M                                   | M                                 | M                                   |                            |  | Numeric(4,0)          | Enumeration:<br>1. Trial<br>3. Official<br>6. Official Correction<br>7. Official Cancel   | LIR-35<br>LIR-132<br>LIR-133<br>LIR-155<br>LIR-156<br>LIR-162<br>LIR-163<br>LIR-164<br>LIR-216<br>LIR-217<br>LIR-218<br>LIR-219<br>LIR-220<br>LIR-226<br>LIR-231<br>LIR-234<br>LIR-238<br>LIR-252<br>LIR-253<br>LIR-254<br>LIR-255<br>LIR-256<br>LIR-427<br>LIR-429<br>LIR-430<br>LIR-431<br>LIR-444<br>LIR-445<br>LIR-446<br>LIR-449<br>LIR-450<br>LIR-451<br>LIR-452<br>LIR-454<br>LIR-457<br>LIR-480<br>LIR-482<br>LIR-492<br>LIR-518<br>LIR-519<br>LIR-520<br>LIR-521<br>LIR-522<br>LIR-527<br>LIR-528<br>LIR-696 |
| DD678  | Supplementary Assistance Code | A code indicating the supplementary assistance provided to the borrower. This assistance may be provided to unemployed borrowers, principal reduction, funding to remove second liens, and programs that facilitate short sales and deeds-in-lieu of foreclosure. |             | M                                      | M                                   | M                                 |                                     |                            |  | Numeric (4,0)         | Enumeration:<br>1. None<br>2. Hardest Hit Fund<br>3. No value existed prior to attribute introduction (Restricted - not valid for servicer input) | LIR-306<br>LIR-307<br>LIR-319   |





|                  |  | Legend: 11/01/2016 - Green   |      |  |
|------------------|--|--|------|--|
| ID               | Rule Details   | Associated Attributes  | BKFS | Rule Type  |
| <b>LIR Rules</b> |  |  |      |  |
| LIR-19           | The reported HAMP Servicer Number is mandatory and must be a valid number.   | DD8 HAMP Servicer Number   | Yes  | Hard Stop  |
| LIR-20           | Borrower First Name is mandatory and must be filled.   | DD39 Borrower First Name   | Yes  | Hard Stop  |
| LIR-21           | Borrower Last Name is mandatory and must be filled.  | DD40 Borrower Last Name  | Yes  | Hard Stop  |
| LIR-23           | Property - Number of Units is mandatory and must be filled and must have a valid value of 1,2,3, or 4.   | DD148 Property Number of Units   | Yes  | Hard Stop  |
| LIR-26           | Property Condition Code is mandatory and must be filled and Property Condition Code must have one of the following allowable values 1 - Excellent, 2 - Good, 3 - Fair or 4 - Poor.   | DD146 Property Condition Code  | Yes  | Hard Stop  |
| LIR-27           | Property Street Address is mandatory and must be filled.   | DD152 Property Street Address  | Yes  | Hard Stop  |
| LIR-28           | Property City is mandatory and must be filled.   | DD145 Property City  | Yes  | Hard Stop  |
| LIR-29           | Property Zip Code is mandatory and must be filled and must be 5 or 9 digits.   | DD161 Property Zip Code  | Yes  | Hard Stop  |
| LIR-30           | Property Valuation Method is mandatory and must be filled.   | DD159 Property Valuation Method  | Yes  | Hard Stop  |
| LIR-31           | Property Valuation Date is mandatory and must be filled and must be in a valid date format.  | DD158 Property Valuation Date  | Yes  | Hard Stop  |
| LIR-32           | Property Valuation - As is Value is mandatory and must be greater than one.  | DD157 Property Valuation As is Value   | Yes  | Hard Stop  |
| LIR-33           | Servicer Loan Number is mandatory and must be filled.  | DD14 Servicer Loan Number  | Yes  | Hard Stop  |
| LIR-34           | Investor Code is mandatory and must be filled.   | DD9 Investor Code  | Yes  | Hard Stop  |
| LIR-35           | Submission Status is mandatory and must be filled and must be one of the following allowable values 1. Trial, 3. Official, 5. Trial Cancel, 6. Official Correction, or 7. Official Cancel.                                     | DD210 Submission Status  | Yes  | Hard Stop  |
| LIR-36           | Date of Original Note is mandatory and must be filled and must be in a valid date format.  | DD62 Date of Original Note   | Yes  | Hard Stop  |
| LIR-37           | If Investor Code is Fannie Mae or Freddie Mac, the GSE Loan Number is mandatory and must be filled.<br><br>For 1MP, rule only applies if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.                                | DD5 GSE Loan Number  | Yes  | Hard Stop  |
| LIR-39           | If Investor Code is PLS (Private), the Underlying Trust Identifier is mandatory and must be filled.  | DD15 Underlying Trust Identifier   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-40           | Program Type/Campaign ID (DD10) is mandatory and must have a value of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30.  | DD10 Program Type/Campaign ID  | Yes  | Hard Stop  |
| LIR-42           | For 1MP, Loan Mortgage Type Code is mandatory and must be filled and must be one of the following allowable values 3. Conventional with PMI or 4. Conventional w/o PMI.  | DD93 Loan Mortgage Type Code   | Yes  | Hard Stop  |
| LIR-43           | First Lien Indicator is mandatory and must be filled and must have a value of True.  | DD72 First Lien Indicator  | Yes  | Hard Stop  |
| LIR-48           | NPV Date is mandatory and must be filled and must be in a valid date format.   | DD119 NPV Date   | Yes  | Hard Stop  |
| LIR-50           | Delinquent Interest is mandatory and must be filled.   | DD63 Delinquent Interest   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-52           | Principal and Interest Payment at 38% DTI is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD134 Principal and Interest Payment at 38% DTI  | Yes  | Hard Stop  |
| LIR-53           | Modification Effective Date is mandatory and must be in a valid date format.   | DD105 Modification Effective Date  | Yes  | Hard Stop  |
| LIR-57           | The Paydown or Payoff of Subordinate Liens Amount must be filled, if Payoff Indicator is 'True'.   | DD127 Paydown or Payoff of Subordinate Liens Amount  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-59           | Amortization Term Before Modification is mandatory and must be filled.   | DD26 Amortization Term Before Modification   | Yes  | Hard Stop  |
| LIR-62           | Interest Rate Before Modification is mandatory and must be filled.   | DD85 Interest Rate Before Modification   | Yes  | Hard Stop  |
| LIR-63           | Last Paid Installment Date Before Modification is mandatory and must be filled and must be in a valid date format.   | DD89 Last Paid Installment Date Before Modification  | Yes  | Hard Stop  |
| LIR-64           | Maturity Date Before Modification is mandatory and must be filled and must be in a valid date format.  | DD99 Maturity Date Before Modification   | Yes  | Hard Stop  |
| LIR-65           | Monthly Housing Expense Before Modification is mandatory and must be filled and cannot be 0.   | DD113 Monthly Housing Expense Before Modification  | Yes  | Hard Stop  |
| LIR-66           | NPV Model Result Amount Pre-mod (DD121) is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Principal Reduction Alternative (PRA) Code (DD592) is (1) No PRA - standard waterfall.  | DD121 NPV Model Result Amount Pre-mod<br>DD592 Principal Reduction Alternative (PRA) Code  | Yes  | Hard Stop  |
| LIR-67           | Principal and Interest Payment Before Modification is mandatory and must be filled.  | DD135 Principal and Interest Payment Before Modification                                   | Yes  | Hard Stop  |
| LIR-68           | Product Before Modification is mandatory and must be filled.   | DD142 Product Before Modification  | Yes  | Hard Stop  |
| LIR-69           | Remaining Term Before Modification is mandatory and must be filled.  | DD165 Remaining Term Before Modification   | Yes  | Hard Stop  |
| LIR-70           | Unpaid Principal Balance Before Modification is mandatory and must be filled and must be greater than zero.  | DD225 Unpaid Principal Balance Before Modification   | Yes  | Hard Stop  |
| LIR-71           | Amortization Term After Modification is mandatory and must be filled.  | DD24 Amortization Term After Modification  | Yes  | Hard Stop  |
| LIR-74           | Interest Rate After Modification is mandatory and must be filled.  | DD83 Interest Rate After Modification  | Yes  | Hard Stop  |
| LIR-75           | For official modification, the LPI Date After Modification is mandatory and must be filled and must be in a valid date format.   | DD88 Last Paid Installment Date After Modification   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-76           | Maturity Date After Modification is mandatory and must be filled and must be in a valid date format.   | DD98 Maturity Date After Modification  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-77           | Monthly Housing Expense After Modification is mandatory and must be filled and cannot be 0.  | DD112 Monthly Housing Expense After Modification   | Yes  | Hard Stop  |
| LIR-78           | NPV Model Result Amount Post-mod (DD120) is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Principal Reduction Alternative (PRA) Code (DD592) is (1) No PRA - standard waterfall. | DD120 NPV Model Result Amount Post-mod<br>DD592 Principal Reduction Alternative (PRA) Code | Yes  | Hard Stop  |
| LIR-79           | Principal and Interest Payment After Modification is mandatory and must be filled.   | DD132 Principal and Interest Payment After Modification                                    | Yes  | Hard Stop  |
| LIR-80           | Product After Modification is mandatory and must be filled.  | DD140 Product After Modification   | Yes  | Hard Stop  |
| LIR-81           | Term After Modification is mandatory and must be filled.   | DD213 Term After Modification  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-82           | Unpaid Principal Balance After Modification is mandatory and must be filled AND greater than 0.  | DD222 Unpaid Principal Balance After Modification  | Yes  | Hard Stop  |



|         |  | Legend: 11/01/2016 - Green   |      |  |
|---------|--|--|------|--|
| ID      | Rule Details   | Associated Attributes  | BKFS | Rule Type  |
| LIR-83  | The First Payment Due Date After Modification is mandatory and must be populated and must be in a valid date format.   | DD74 First Payment Due Date After Modification                                     | Yes  | Hard Stop  |
| LIR-90  | If Property No. of Units is 1, then Unpaid Principal Balance Before Modification must be less than or equal to \$729,750 or<br>If Property No. of Units is 2, then Unpaid Principal Balance Before Modification must be less than or equal to \$834,200 or<br>If Property No. of Units is 3, then Unpaid Principal Balance Before Modification must be less than or equal to \$1,129,250 or<br>If Property No. of Units is 4, then Unpaid Principal Balance Before Modification must be less than or equal to \$1,403,400. | DD225 Unpaid Principal Balance Before Modification                                 | Yes  | Hard Stop  |
| LIR-91  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Investor Code (DD9) is Fannie Mae or Freddie Mac, Interest Rate After Modification (DD83) must be greater than or equal to 2%.  | DD83 Interest Rate After Modification  | No   | Hard Stop  |
| LIR-92  | Date of Original Note (DD62) must be on or before 1/1/2009.  | DD62 Date of Original Note   | No   | Hard Stop  |
| LIR-93  | If Investor Code is Private or Portfolio, then the Fee Cap Amount cannot be 0.   | DD9 Investor Code<br>DD71 Fee Cap at Servicer Level                                | No   | Hard Stop  |
| LIR-94  | Amortization Term After Modification (DD24) must be less than or equal to the greater of (480 or Remaining Term Before Modification ) if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD24 Amortization Term After Modification         | Yes  | Hard Stop  |
| LIR-95  | Amortization Term After Modification must be greater than or equal to Term After Modification.   | DD24 Amortization Term After Modification<br>DD213 Term After Modification         | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-96  | Default Bank Account must exist for the Servicer of the loan as of Modification Effective Date.  | DD105 Modification Effective Date<br>DD177 Servicer Bank Account Number            | No   | Warning for Trial Mod  |
| LIR-108 | For Official, the Interest Rate Lock Date must be before or on the (actual) Modification Effective Date. For Trial, the Interest Rate Lock Date must be before or on the (anticipated) Modification Effective Date.<br><br>For 1MP, this rule applies only if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD87 Interest Rate Lock Date for Modification<br>DD105 Modification Effective Date | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-111 | Product After Modification (DD140) must be (2) Fixed or (3) Step Rate if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD140 Product After Modification   | Yes  | Hard Stop  |
| LIR-115 | Investor Code must be one of the following allowable values:<br>1 Fannie Mae<br>2 Freddie Mac<br>3 Private<br>4 Portfolio.   | DD9 Investor Code  | Yes  | Hard Stop  |
| LIR-116 | Borrower Social Security Number is mandatory and must be filled and length must be 9 digits.   | DD43 Borrower Social Security Number   | Yes  | Hard Stop  |
| LIR-117 | Co-Borrower Social Security Number is optional, but if filled, length must be 9 digits.  | DD59 Co-Borrower Social Security Number  | Yes  | Hard Stop  |
| LIR-118 | Property State is mandatory and must be filled and must be one of the allowable values.  | DD151 Property State   | Yes  | Hard Stop  |
| LIR-119 | A Step Schedule must NOT exist, if Product After Modification (DD140) is (2) Fixed Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD140 Product After Modification   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-120 | Step Note Rate (DD206) is mandatory and must be filled, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD206 Step Note Rate   | No   | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-121 | Step Payment Effective Date (DD208) is mandatory and must be in a valid date format, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD208 Step Payment Effective Date  | No   | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-122 | Step Interest Rate Step Number (DD205) is mandatory and must be filled, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD205 Step Interest Rate Step Number   | No   | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-123 | Step New Interest Rate Duration (DD209) is mandatory, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD209 Step New Interest Rate Duration  | No   | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-124 | Step Principal and Interest Payment (DD207) is mandatory and must be greater than zero, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD207 Step Principal and Interest Payment  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-125 | Max Interest Rate After Modification (DD100) must be equal to Step Note Rate (DD206) of the last step schedule, if Product After Modification (DD140) is Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD100 Max Interest Rate After Modification<br>DD206 Step Note Rate                 | No   | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-128 | The Step Payment Effective Date (DD208) of 1st schedule must be greater than or equal to First Payment Due Date After Modification (DD74) plus 60 months (5 years), if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD208 Step Payment Effective Date  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |



|         |  | Legend: 11/01/2016 - Green   |      |  |
|---------|--|--|------|--|
| ID      | Rule Details   | Associated Attributes  | BKFS | Rule Type  |
| LIR-129 | Step New Interest Rate Duration (DD209) must be equal to 12 months except for the last step, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD209 Step New Interest Rate Duration  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-130 | The difference between successive Step Payment Effective Dates (DD208) must be equal to 12 months, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD208 Step Payment Effective Date  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-133 | Submission Status (DD210) of (3) Official requires a corresponding active trial loan to exist in the HAMP system.  | DD10 Program Type/Campaign ID<br>DD210 Submission Status   | No   | Hard Stop  |
| LIR-137 | A Step Schedule must exist at the time of official modification, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7. This rule applies for all step attributes.  | DD140 Product After Modification<br>DD205 Step Interest Rate Step Number   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-139 | Currency attribute if provided, must be greater than or equal to 0.  | DD63 Delinquent Interest<br>DD67 Escrow Payment After Modification<br>DD110 Monthly Gross Income<br>DD112 Monthly Housing Expense After Modification<br>DD113 Monthly Housing Expense Before Modification<br>DD132 Principal and Interest Payment After Modification<br>DD135 Principal and Interest Payment Before Modification<br>DD136 Principal Forbearance Amount<br>DD139 Principal Write-down (Forgiveness) | Yes  | Hard Stop  |
| LIR-141 | The Step Payment Effective Date (DD208) of the current step schedule must be less than or equal to the effective date of the next subsequent schedule, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD208 Step Payment Effective Date  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-142 | The Step Note Rate (DD206) of the current step schedule must be less than the Step Note Rate (DD206) of the next subsequent schedule, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD206 Step Note Rate   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-143 | The Step Principal and Interest Payment (DD207) of the current Step schedule must be less than the Step Principal and Interest Payment (DD207) of the next subsequent schedule, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD207 Step Principal and Interest Payment  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-144 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Maximum Interest Rate After Modification (DD100) must equal the Greater of [PMMS Rate or Interest Rate After Modification (DD83)]. The PMMS Rate is based on the Interest Rate Lock Date For Modification (DD87) and is rounded to nearest 1/8%. If the loan is a Step Rate and the loan's Term After Modification is less than or equal to the [(number of steps in its Step Rate Schedule -1) x 12] + 60 then the rule will not be enforced. | DD100 Max Interest Rate After Modification   | No   | Warning  |
| LIR-148 | The difference between successive Step Note Rates (DD206) must be less than or equal to 1%, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD206 Step Note Rate   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-149 | Borrower Execution Date (DD37) must be on or after 03/04/2009, if provided.  | DD37 Borrower Execution Date   | Yes  | Hard Stop  |
| LIR-150 | If investor Code is not Fannie Mae or Freddie Mac, the GSE Loan Number must be Null.   | DD5 GSE Loan Number  | Yes  | Hard Stop  |
| LIR-151 | If investor Code is not PLS (Private), Fannie Mae or Freddie Mac, the Underlying Trust Identifier must be blank.   | DD15 Underlying Trust Identifier   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-153 | If the Investor Code is Fannie Mae or Freddie Mac, the GSE Servicer Number is mandatory and must be filled.<br><br>For 1MP, this rule applies only if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD6 GSE Servicer Number  | Yes  | Hard Stop  |
| LIR-156 | Submission Status (DD210) of (3) Official cannot have an existing corresponding trial loan in the HAMP system that is cancelled.   | DD10 Program Type/Campaign ID<br>DD210 Submission Status   | No   | Hard Stop  |
| LIR-162 | Submission Status (DD210) of (1) Trial cannot have an existing corresponding loan in the HAMP system that is in Official status.   | DD10 Program Type/Campaign ID<br>DD210 Submission Status   | No   | Hard Stop  |
| LIR-163 | Submission Status (DD210) of (3) Official cannot have an existing corresponding loan in the HAMP system that is already in Official status.  | DD10 Program Type/Campaign ID<br>DD210 Submission Status   | No   | Hard Stop  |
| LIR-165 | Escrow Payment After Modification is mandatory and must be filled.   | DD67 Escrow Payment After Modification   | Yes  | Hard Stop  |
| LIR-166 | Amortization Term After Modification must not be equal to 0.   | DD24 Amortization Term After Modification  | Yes  | Hard Stop  |
| LIR-167 | Term After Modification must be greater than 0.  | DD213 Term After Modification  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-169 | Attribute must be in valid date format, if provided.   | DD17 1st Trial Payment Due Date<br>DD75 Foreclosure Referral Date<br>DD108 Modified Loan Term-Officer Signature Date<br>DD144 Projected Foreclosure Sale Date<br>DD220 Trial Payment Posted Date   | Yes  | Hard Stop  |



|         |  | Legend: 11/01/2016 - Green  |      |  |
|---------|--|---|------|--|
| ID      | Rule Details   | Associated Attributes   | BKFS | Rule Type  |
| LIR-177 | For Trial Modification, the LPI Date After Modification must be one month before the (anticipated) Modification Effective Date.<br>For Official modification, the LPI Date After Modification must be one month before the (actual) Modification Effective Date.   | DD88 Last Paid Installment Date After Modification  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-178 | For Trial Modification, the First Payment Due Date After Modification must be equal to the (anticipated) Modification Effective Date.<br>For Official Modification, the First Payment Due Date After Modification must be equal to the (actual) Modification Effective Date.   | DD74 First Payment Due Date After Modification<br>DD105 Modification Effective Date   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-179 | The Step Interest Rate Step Number(DD205) must begin at 1 and must increase by 1 for subsequent steps, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD205 Step Interest Rate Step Number<br>DD206 Step Note Rate  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-182 | Maturity Date After Modification must be greater than Modification Effective Date.   | DD98 Maturity Date After Modification<br>DD105 Modification Effective Date  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-183 | 1st Trial Payment Due Date must be less than Modification Effective Date.  | DD17 1st Trial Payment Due Date<br>DD105 Modification Effective Date  | Yes  | Hard Stop  |
| LIR-185 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) must be on or after 2/19/2009.   | DD87 Interest Rate Lock Date for Modification   | Yes  | Hard Stop  |
| LIR-187 | NPV Date (DD119) must be on or after 2/1/2009.   | DD119 NPV Date  | Yes  | Hard Stop  |
| LIR-188 | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, NPV Date (DD119) must be on or before 9/30/2017.  | DD119 NPV Date  | No   | Hard Stop  |
| LIR-191 | First Payment Due Date After Modification (DD74) must be on or after 2/1/2009.   | DD74 First Payment Due Date After Modification  | Yes  | Hard Stop  |
| LIR-192 | Last Paid Installment Date After Modification (DD88), if provided, must be on or after 2/1/2009.   | DD88 Last Paid Installment Date After Modification  | Yes  | Hard Stop  |
| LIR-194 | Modification Effective Date must be the 1st day of the month.  | DD105 Modification Effective Date   | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-195 | First Payment Due Date After Modification must be the 1st day of the month.  | DD74 First Payment Due Date After Modification  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-196 | Last Paid Installment Date After Modification must be the 1st day of the month.  | DD88 Last Paid Installment Date After Modification  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-197 | Length of Trial Period must be greater than or equal to 3 months.  | DD91 Length of Trial Period   | Yes  | Hard Stop  |
| LIR-198 | Length of the Trial Period must be equal to the Modification Effective Date - First Trial Payment Due Date on official if provided and latest trial if not provided on official or Length of the Trial Period must be equal to the [Modification Effective Date - First Trial Payment Due Date on official if provided and latest trial if not provided on official] - 1.  | DD17 1st Trial Payment Due Date<br>DD91 Length of Trial Period<br>DD105 Modification Effective Date   | Yes  | Hard Stop  |
| LIR-200 | If Loan Submission Status is 'Official', Modification Effective Date must be less than or equal to Loan Submission Date.   | DD105 Modification Effective Date   | No   | Hard Stop  |
| LIR-201 | If Co-Borrower Social Security Number is present, Co-Borrower First Name and Co-Borrower Last Name must be filled.   | DD55 Co-Borrower First Name<br>DD56 Co-Borrower Last Name   | Yes  | Hard Stop  |
| LIR-202 | If Co-Borrower First Name is filled, Co-Borrower Last Name must be filled.   | DD55 Co-Borrower First Name<br>DD56 Co-Borrower Last Name   | Yes  | Hard Stop  |
| LIR-203 | Default Bank Account must exist for the Servicer of the loan, effective in the same period as the Official Loan submission.  | DD177 Servicer Bank Account Number  | No   | Hard Stop  |
| LIR-204 | The Principal and Interest Payment Before Modification (DD135) must be greater than or equal to the Principal and Interest Payment After Modification (DD132) if the 1st Trial Payment Due Date (DD17) is after 12/01/2011.  | DD17 1st Trial Payment Due Date<br>DD132 Principal and Interest Payment After Modification<br>DD135 Principal and Interest Payment Before Modification  | No   | Hard Stop  |
| LIR-207 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Escrow Payment Before Modification (DD68) - Escrow Payment After Modification (DD67) is less than 7% of Monthly Gross Income (DD110), then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment at 31% DTI (DD133).<br>Note: If an attribute is Conditional/Optional and is not provided, for calculations, default it to '0'. | DD67 Escrow Payment After Modification<br>DD68 Escrow Payment Before Modification<br>DD110 Monthly Gross Income<br>DD133 Principal and Interest Payment at 31% DTI<br>DD134 Principal and Interest Payment at 38% DTI | No   | Hard Stop  |
| LIR-209 | Borrower Social Security Number must be in 000000000 format.   | DD43 Borrower Social Security Number  | Yes  | Hard Stop  |
| LIR-210 | Co-Borrower Social Security Number must be in 000000000 format.  | DD59 Co-Borrower Social Security Number   | Yes  | Hard Stop  |
| LIR-211 | The Investor Code for an Official Loan submitted for correction must be the same as the Investor Code for the loan in the HAMP system for Out of Cycle correction with one exception: The system shall allow a servicer the ability to update a loan's Investor Code from Private to Portfolio, and vice-versa.  | DD9 Investor Code   | No   | Hard Stop  |
| LIR-212 | If Investor Code is Fannie Mae, GSE Loan Number must be numeric and must be 10 digits.<br>For 1MP, this rule applies only if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD5 GSE Loan Number   | Yes  | Hard Stop  |
| LIR-213 | If Investor Code is Freddie Mac, GSE Loan Number must be 9 digits and must be numeric OR 12 digits and alphanumeric and can have embedded spaces.<br>For 1MP, this rule applies only if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD5 GSE Loan Number   | Yes  | Hard Stop  |
| LIR-216 | Submission Status (DD210) of (6) Official Correction requires a corresponding existing Official modification of the same tier, based on Program Type/Campaign ID (DD10), in the HAMP system.   | DD10 Program Type/Campaign ID<br>DD210 Submission Status  | No   | Hard Stop  |



| Rule Details |   | Associated Attributes  | BKFS | Rule Type          |
|--------------|---|--|------|--------------------|
| LIR-217      | Submission Status (DD210) of (7) Official Cancel requires a corresponding existing Official loan in the HAMP system.  | DD10 Program Type/Campaign ID<br>DD210 Submission Status   | No   | Hard Stop          |
| LIR-218      | Submission Status (DD210) of (7) Official Cancel requires a corresponding loan in Official Mode, Active Payment Status in the HAMP system.  | DD10 Program Type/Campaign ID<br>DD210 Submission Status   | No   | Hard Stop          |
| LIR-219      | If the servicing of a loan has been transferred, the former servicer cannot submit another transaction with the same HAMP Servicer Number / Servicer Loan Number as that of the transferred loan.   | DD8 HAMP Servicer Number<br>DD14 Servicer Loan Number<br>DD210 Submission Status   | No   | Hard Stop          |
| LIR-220      | If the Loan Submission Status is 'Official', 'Official Correction' or 'Official Cancel', submission must be made within the first 6 business days of each month.  | DD210 Submission Status  | No   | Hard Stop          |
| LIR-226      | If an official loan is cancelled, do not allow an official submission after an official cancellation in the same reporting period.  | DD10 Program Type/Campaign ID<br>DD210 Submission Status   | No   | Hard Stop          |
| LIR-228      | The Borrower Social Security Number must not be the same as the Co-borrower Social Security Number.   | DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number  | Yes  | Hard Stop          |
| LIR-229      | If Loan Submission Status is 'Official Correction', Modification Effective Date must be less than or equal to Loan Submission Date.   | DD105 Modification Effective Date  | Yes  | Hard Stop          |
| LIR-230      | If the Investor Code is Private or Portfolio, the GSE Servicer Number must be null.   | DD6 GSE Servicer Number  | Yes  | Hard Stop          |
| LIR-231      | A trial set-up, trial cancel, official set-up, official cancel or official correction transaction is not allowed if a Government Monitoring/NPV Data Only Transaction has been processed with a Trial Fallout Reason Code that disqualifies the loan for the HAMP Servicer Number/Servicer Loan Number.   | DD210 Submission Status  | No   | Hard Stop          |
| LIR-233      | If Investor Code is PLS (Private) or Portfolio, Interest Rate After Modification must be greater than or equal to 0%.   | DD83 Interest Rate After Modification  | Yes  | Hard Stop          |
| LIR-234      | A loan is being submitted with the status of Trial Cancel, Official, Official Correction or Official Cancel but a Government Monitoring/NPV Data Only Transaction with Trial Not Approved/Not Accepted Reason Code exists in the system.  | DD210 Submission Status  | No   | Hard Stop          |
| LIR-235      | If the Program Type/Campaign ID (DD10) is (HMP7) Current or (HMP27) T2 Current, then 1st Trial Payment Due Date (DD17) - Last Paid Installment Date Before Modification (DD89) must be less than or equal to 1 month.   | DD10 Program Type/Campaign ID<br>DD17 1st Trial Payment Due Date<br>DD89 Last Paid Installment Date Before Modification  | No   | Hard Stop          |
| LIR-238      | Submission Status (DD210) of (1) Trial or (3) Official where a modification or Trial Not Approved/Not Accepted ADR record for the loan has an associated HAFA Notification or Setup is not allowed.   | DD210 Submission Status  | No   | Hard Stop          |
| LIR-239      | The absolute value of (submitted Monthly Housing Expense Before Modification - calculated Monthly Housing Expense Before Modification) / the calculated Monthly Housing Expense Before Modification must be less than or equal to 0.5%.   | DD29 Association Dues/Fees Before Modification<br>DD68 Escrow Payment Before Modification<br>DD113 Monthly Housing Expense Before Modification<br>DD135 Principal and Interest Payment Before Modification | Yes  | Hard Stop          |
| LIR-240      | The absolute value of (submitted Monthly Housing Expense After Modification - calculated Monthly Housing Expense After Modification) / the calculated Monthly Housing Expense After Modification must be less than or equal to 0.5%.  | DD29 Association Dues/Fees Before Modification<br>DD67 Escrow Payment After Modification<br>DD112 Monthly Housing Expense After Modification<br>DD132 Principal and Interest Payment After Modification    | Yes  | Hard Stop          |
| LIR-241      | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, the absolute value of (submitted Principal and Interest Payment at 38% DTI (DD134) - calculated Principal and Interest at 38% DTI) / the calculated Principal and Interest at 38% DTI must be less than or equal to 0.5%.   | DD29 Association Dues/Fees Before Modification<br>DD68 Escrow Payment Before Modification<br>DD110 Monthly Gross Income<br>DD134 Principal and Interest Payment at 38% DTI                                 | Yes  | Hard Stop          |
| LIR-244      | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Front Ratio Before Modification (DD77) is equal to 38%, the absolute value of (the Principal and Interest Payment at 38% DTI - the Principal and Interest Payment Before Modification) / the Principal and Interest Payment Before Modification (DD135) must be less than or equal to 0.5%.  | DD77 Front Ratio Before Modification<br>DD134 Principal and Interest Payment at 38% DTI<br>DD135 Principal and Interest Payment Before Modification  | Yes  | Hard Stop          |
| LIR-245      | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Front Ratio Before Modification (DD77) is greater than 38%, then the Principal and Interest Payment at 38% DTI (DD134) must be less than the Principal and Interest Payment Before Modification (DD135).   | DD77 Front Ratio Before Modification<br>DD134 Principal and Interest Payment at 38% DTI<br>DD135 Principal and Interest Payment Before Modification  | Yes  | Hard Stop          |
| LIR-246      | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Front Ratio Before Modification (DD77) is less than 38%, then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment Before Modification (DD135).   | DD77 Front Ratio Before Modification<br>DD134 Principal and Interest Payment at 38% DTI<br>DD135 Principal and Interest Payment Before Modification  | Yes  | Hard Stop          |
| LIR-248      | The NPV Date must not be greater than the Submission Date for Trial loans. NPV Date for Official Modification loans must not be greater than the Submission date at the time of Official Modification.  | DD119 NPV Date   | Yes  | Hard Stop          |
| LIR-249      | The submitted HAMP Servicer Number (DD8) is associated with a servicer on the Do Not Board List and is not allowed.   | DD8 HAMP Servicer Number   | No   | Hard Stop at Trial |
| LIR-250      | Trial Plan Type Code (DD401) is mandatory and must be one of the following enumerations: (1) Standard Trial or (2) Chapter 13 Bankruptcy.   | DD401 Trial Plan Type Code   | Yes  | Hard Stop          |
| LIR-251      | If Trial Plan Type Code (DD401) is (2) Chapter 13 Bankruptcy, 1st Trial Payment Due Date must be on or after June 1, 2010 on all Trial Loan setups and Official Loan Setups, if provided. Rule will not apply to Official Corrections since new value is ignored by IR2. Also not applicable to FHA.  | DD17 1st Trial Payment Due Date<br>DD401 Trial Plan Type Code  | Yes  | Hard Stop          |
| LIR-252      | Trial Submissions where Trial Plan Type Code (DD401) is (2) Chapter 13 Bankruptcy will not be accepted prior to 8/1/2010.   | DD210 Submission Status<br>DD401 Trial Plan Type Code  | No   | Hard Stop          |
| LIR-253      | If Trial Plan Type Code (DD401) is (2) Chapter 13 Bankruptcy and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Modification Effective Date (DD105) must be on or after 9/1/2010.   | DD105 Modification Effective Date<br>DD210 Submission Status<br>DD401 Trial Plan Type Code   | Yes  | Hard Stop          |
| LIR-254      | If a Trial Loan Setup transaction is received and there is a matching and active Trial Loan record in IR2, the Trial Plan Type Code (DD401) on the new submission must match the Trial Plan Type Code on the existing record. If different, reject the submission.  | DD210 Submission Status<br>DD401 Trial Plan Type Code  | No   | Hard Stop          |
| LIR-255      | An Official Correction submission will be rejected if the Trial Plan Type Code (DD401) does not match the value that is stored in IR2 for the existing Official Loan Setup.   | DD210 Submission Status<br>DD401 Trial Plan Type Code  | No   | Hard Stop          |
| LIR-256      | When Trial Plan Type Code (DD401) on a Trial Loan Setup submission is (2) Chapter 13 Bankruptcy and Modification Effective Date is a future date (On-time Trial Submission), the month and year of the trial submission must be within the calendar month prior to the Modification Effective Date. If Modification Effective Date is in the past (Late Trial Submission), then this rule will not apply. | DD105 Modification Effective Date<br>DD210 Submission Status<br>DD401 Trial Plan Type Code   | Yes  | Hard Stop          |
| LIR-294      | Property Zip Code cannot be populated with zeros in the first four digits.  | DD161 Property Zip Code  | Yes  | Hard Stop          |
| LIR-295      | Last Paid Installment Date Before Modification cannot be greater than or equal to the First Trial Payment Due Date.   | DD17 1st Trial Payment Due Date<br>DD89 Last Paid Installment Date Before Modification   | Yes  | Hard Stop          |
| LIR-296      | Last Paid Installment Date Before Modification cannot be before or equal to the Date of Original Note.  | DD62 Date of Original Note<br>DD89 Last Paid Installment Date Before Modification  | Yes  | Hard Stop          |
| LIR-297      | Date of Original Note must be after or equal to 1/1/1950.   | DD62 Date of Original Note   | Yes  | Hard Stop          |
| LIR-298      | The Property Zip Code must match to a zip code in the list of known zip codes.  | DD161 Property Zip Code  | No   | Hard Stop          |
| LIR-306      | Supplementary Assistance Code (DD678) is a mandatory field and must be filled.  | DD678 Supplementary Assistance Code  | Yes  | Hard Stop          |
| LIR-307      | Supplementary Assistance Code (DD678) must be one of the following allowable values:<br>- None(1)<br>- Hardest Hit Fund(2)<br>- No value existed prior to attribute introduction(3)   | DD678 Supplementary Assistance Code  | Yes  | Hard Stop          |



| ID      | Rule Details  | Associated Attributes   | BKFS | Rule Type |
|---------|---|---|------|-----------|
| LIR-308 | Investor Code (DD9) must be Portfolio(4) or Private(3), if Forbearance Plan Type Code (DD593) is one of the following:<br>- 'Unemployment (1)'<br>- 'Federally Declared Disaster (2)'<br>- 'Unemployment and Federally Declared Disaster (3)'   | DD9 Investor Code<br>DD593 Forbearance Plan Type Code   | Yes  | Hard Stop |
| LIR-309 | Forbearance Plan Type Code (DD593) must be one of the following if provided:<br>1 - 'Unemployment'<br>2 - 'Federally Declared Disaster'<br>3 - 'Unemployment and Federally Declared Disaster'   | DD593 Forbearance Plan Type Code  | Yes  | Hard Stop |
| LIR-310 | Unemployment Monthly Forbearance Amount (DD595) must be provided if Forbearance Plan Type Code (DD593) is Unemployment (1) or Unemployment and Federally Declared Disaster (3).   | DD593 Forbearance Plan Type Code<br>DD595 Unemployment Monthly Forbearance Amount   | Yes  | Hard Stop |
| LIR-311 | Unemployment Monthly Forbearance Amount (DD595) must be greater than \$0, if provided.  | DD595 Unemployment Monthly Forbearance Amount   | Yes  | Hard Stop |
| LIR-312 | Unemployment Monthly Forbearance Amount (DD595) must be less than or equal to Monthly Housing Expense Before Modification (PITIA) (DD113), if provided.   | DD113 Monthly Housing Expense Before Modification<br>DD595 Unemployment Monthly Forbearance Amount  | Yes  | Hard Stop |
| LIR-313 | Unemployment Monthly Forbearance Duration (DD594) must be provided if Forbearance Plan Type Code (DD593) is Unemployment (1) or Unemployment and Federally Declared Disaster (3).   | DD593 Forbearance Plan Type Code<br>DD594 Unemployment Plan Forbearance Duration  | Yes  | Hard Stop |
| LIR-314 | Unemployment Plan Forbearance Duration (DD594) must be equal to or greater than '1', if provided.   | DD594 Unemployment Plan Forbearance Duration  | Yes  | Hard Stop |
| LIR-315 | Unemployment Plan Forbearance Duration (DD594) must be less than or equal to 99, if provided.   | DD594 Unemployment Plan Forbearance Duration  | Yes  | Hard Stop |
| LIR-316 | Unemployment Plan Forbearance Initiation Month (DD596) must be provided, if Forbearance Plan Type Code (DD593) is 'Unemployment (1)' or 'Unemployment and Federally Declared Disaster (3)'.   | DD593 Forbearance Plan Type Code<br>DD596 Unemployment Plan Forbearance Initiation Month  | Yes  | Hard Stop |
| LIR-317 | Unemployment Plan Forbearance Initiation Month (DD596) must be equal to or greater than 2010-05-01.   | DD596 Unemployment Plan Forbearance Initiation Month  | Yes  | Hard Stop |
| LIR-326 | Co-Borrower Social Security Number(DD59) must be provided, if Co-Borrower First Name(DD55) or Co-Borrower Last Name(DD56) is present.   | DD55 Co-Borrower First Name<br>DD56 Co-Borrower Last Name<br>DD59 Co-Borrower Social Security Number  | Yes  | Hard Stop |
| LIR-330 | Property Valuation Date (DD158) should not be less than 02/01/2009.   | DD158 Property Valuation Date   | Yes  | Hard Stop |
| LIR-331 | Property Valuation Date (DD158) should not be greater than Modification Effective Date (DD105) for Trial and Official modification loans.   | DD105 Modification Effective Date<br>DD158 Property Valuation Date  | Yes  | Hard Stop |
| LIR-332 | Maturity Date Before Modification (DD99) must be after Date of Original Note (DD62).  | DD62 Date of Original Note<br>DD99 Maturity Date Before Modification  | Yes  | Hard Stop |
| LIR-335 | Interest rate after modification (DD83) must be less than 20%.  | DD83 Interest Rate After Modification   | Yes  | Hard Stop |
| LIR-336 | Borrower Social Security Number (DD43) should not have the same value in all 9 digits.  | DD43 Borrower Social Security Number  | Yes  | Hard Stop |
| LIR-337 | Co-Borrower Social Security Number (DD59) should not have the same value in all 9 digits, if provided.  | DD59 Co-Borrower Social Security Number   | Yes  | Hard Stop |
| LIR-338 | Borrower Social Security Number (DD43) should not be populated with zeroes in the first 3 digits or middle 2 digits.  | DD43 Borrower Social Security Number  | Yes  | Hard Stop |
| LIR-339 | Co-Borrower Social Security Number (DD59) should not be populated with zeroes in the first 3 digits or middle 2 digits, if provided.  | DD59 Co-Borrower Social Security Number   | Yes  | Hard Stop |
| LIR-341 | For all Trial (if exists), and Permanent Modifications, the Back Ratio After Modification (DD31) should always be greater than or equal to the Front Ratio After Modification (DD76), if provided   | DD31 Back Ratio After Modification<br>DD76 Front Ratio After Modification   | Yes  | Hard Stop |
| LIR-342 | Principal Reduction Alternative (PRA) Code (DD592) is a mandatory field and must be one of the valid enumerations.<br>1 - No PRA - standard waterfall<br>2 - PRA waterfall - incented forgiveness<br>3 - PRA waterfall - non-incented forgiveness<br>4 - No value. Record existed prior to attribute introduction<br><br>Black Knight will block enumeration 4 as it is not for servicer use. | DD592 Principal Reduction Alternative (PRA) Code  | Yes  | Hard Stop |
| LIR-343 | If Principal Reduction Alternative (PRA) Code (DD592) is '2' or '3' then, the Investor Code (DD9) must be 'Portfolio (4)' or 'Private (3)'.   | DD9 Investor Code<br>DD592 Principal Reduction Alternative (PRA) Code   | Yes  | Hard Stop |
| LIR-344 | Reject a transaction if the First Trial Payment Due Date (DD17) is less than 06/01/2010 and the PRA Code is '2' or '3'.   | DD17 1st Trial Payment Due Date<br>DD592 Principal Reduction Alternative (PRA) Code   | Yes  | Hard Stop |
| LIR-345 | If Restriction for Alternative Waterfall Type Code (DD597) is Investor Does Not Allow(1), then Principal Reduction Alternative (PRA) Code (DD592) must be '1'.  | DD592 Principal Reduction Alternative (PRA) Code<br>DD597 Restriction for Alternative Waterfall Type Code   | Yes  | Hard Stop |
| LIR-346 | Principal Reduction Alternative Amount (DD591) must be provided if Principal Reduction Alternative (PRA) Code (DD592) is '2' or '3'.  | DD591 Principal Reduction Alternative Amount<br>DD592 Principal Reduction Alternative (PRA) Code  | Yes  | Hard Stop |
| LIR-347 | Principal Reduction Alternative Amount (DD591) must be greater than \$0, if provided.   | DD591 Principal Reduction Alternative Amount  | Yes  | Hard Stop |
| LIR-348 | Principal Reduction Alternative Amount (DD591) must be less than the Unpaid Principal Balance Before Modification (DD225) plus Amount Capitalized (DD27), if provided.  | DD27 Amount Capitalized<br>DD225 Unpaid Principal Balance Before Modification<br>DD591 Principal Reduction Alternative Amount   | Yes  | Hard Stop |
| LIR-349 | Restriction for Alternative Waterfall Type Code (DD597) must be 'Investor Does Not Allow (1)', if provided.   | DD597 Restriction for Alternative Waterfall Type Code   | Yes  | Hard Stop |
| LIR-351 | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be provided if Principal Reduction Alternative (PRA) Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   | DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod<br>DD592 Principal Reduction Alternative (PRA) Code  | Yes  | Hard Stop |
| LIR-352 | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) cannot be \$0 if Principal Reduction Alternative (PRA) Code (DD592) = 2 - PRA waterfall - incented forgiveness or 3 - PRA waterfall - non-incented forgiveness and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   | DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod<br>DD592 Principal Reduction Alternative (PRA) Code  | Yes  | Hard Stop |
| LIR-353 | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be provided if Principal Reduction Alternative (PRA) Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  | DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod<br>DD592 Principal Reduction Alternative (PRA) Code   | Yes  | Hard Stop |
| LIR-354 | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571), if provided, cannot be \$0 if Principal Reduction Alternative (PRA) Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness.  | DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod<br>DD592 Principal Reduction Alternative (PRA) Code   | Yes  | Hard Stop |
| LIR-355 | Calculated Post-Arreage MTMLTV Amount must be > 100% if Principal Reduction Alternative (PRA) Code (DD592) is 2 and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD592 Principal Reduction Alternative (PRA) Code<br>DD701 Post-Arreage MTMLTV Percent  | Yes  | Hard Stop |
| LIR-357 | If Principal Reduction Alternative (PRA) Code (DD592) is '2' or '3', the Delinquency Type Code (DD390) must be one of the following:<br>1 = Less than or equal to 6 months delinquent in last 12 months<br>2 = Greater than 6 months delinquent in last 12 months   | DD390 Delinquency Type Code<br>DD592 Principal Reduction Alternative (PRA) Code   | Yes  | Hard Stop |
| LIR-358 | Principal Write-down (Forgiveness) (DD139) must be greater than or equal to the Principal Reduction Alternative Amount (DD591) if the Principal Reduction Alternative (PRA) Code (DD592) is 2 or 3 and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD10 Program Type/Campaign ID<br>DD139 Principal Write-down (Forgiveness)<br>DD591 Principal Reduction Alternative Amount<br>DD592 Principal Reduction Alternative (PRA) Code | Yes  | Hard Stop |
| LIR-359 | If Forbearance Plan Type Code (DD593) is Federally Declared Disaster (2) then Unemployment Monthly Forbearance Amount (DD595) must not be populated.  | DD593 Forbearance Plan Type Code<br>DD595 Unemployment Monthly Forbearance Amount   | Yes  | Hard Stop |
| LIR-360 | If Forbearance Plan Type Code (DD593) is Federally Declared Disaster (2) then Unemployment Plan Forbearance Duration (DD594) must not be populated.   | DD593 Forbearance Plan Type Code<br>DD594 Unemployment Plan Forbearance Duration  | Yes  | Hard Stop |
| LIR-361 | If Forbearance Plan Type Code (DD593) is Federally Declared Disaster (2) then Unemployment Plan Forbearance Initiation Month (DD596) must not be populated.   | DD593 Forbearance Plan Type Code<br>DD596 Unemployment Plan Forbearance Initiation Month  | Yes  | Hard Stop |





|         |  | Legend: 11/01/2016 - Green  |      |           |
|---------|--|---|------|-----------|
| ID      | Rule Details   | Associated Attributes   | BKFS | Rule Type |
| LIR-363 | A 1MP Trial/Official Loan Setup transaction, with Forbearance Plan Type Code (DD593) of Unemployment (1) or Unemployment and Federally Declared Disaster (3) should not match to a loan in the system with a Forbearance Plan Type Code (DD593) of Unemployment (1) or Unemployment and Federally Declared Disaster (3).   | DD593 Forbearance Plan Type Code  | No   | Warning   |
| LIR-364 | Unemployment Plan Forbearance Initiation Month(DD596) must be the 1st calendar day of the month.   | DD596 Unemployment Plan Forbearance Initiation Month  | Yes  | Hard Stop |
| LIR-365 | If Restriction for Alternative Waterfall Type Code (DD597) is Investor Does Not Allow (1), then the Principal Write-down (Forgiveness) (DD139) must not be populated.  | DD139 Principal Write-down (Forgiveness)<br>DD597 Restriction for Alternative Waterfall Type Code   | Yes  | Hard Stop |
| LIR-373 | Amount Capitalized (DD27) must be populated if Principal Reduction Alternative (PRA) Code (DD592) is 2 or 3.   | DD27 Amount Capitalized<br>DD592 Principal Reduction Alternative (PRA) Code   | Yes  | Hard Stop |
| LIR-374 | The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (2) Freddie Mac should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (2) Freddie Mac unless it is matched to the same loan as the submission.<br><br>For 1MP, this rule only applies if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 | DD5 GSE Loan Number<br>DD9 Investor Code  | No   | Hard Stop |
| LIR-375 | The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (1) Fannie Mae should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (1) Fannie Mae unless it is matched to the same loan as the submission.<br><br>For 1MP, this rule only applies if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7   | DD5 GSE Loan Number<br>DD9 Investor Code  | No   | Hard Stop |
| LIR-378 | Trial: 1st Trial Payment Posted Date (DD18) must be less than Modification Effective Date (DD105).   | DD18 1st Trial Payment Posted Date<br>DD105 Modification Effective Date   | Yes  | Hard Stop |
| LIR-379 | Official: 1st Trial Payment Posted Date (DD18), if provided, must be less than Modification Effective Date (DD105).  | DD18 1st Trial Payment Posted Date<br>DD105 Modification Effective Date   | Yes  | Hard Stop |
| LIR-380 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0.  | DD9 Investor Code<br>DD136 Principal Forbearance Amount<br>DD139 Principal Write-down (Forgiveness)   | Yes  | Hard Stop |
| LIR-381 | For all Non-GSE loans, if the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0.   | DD136 Principal Forbearance Amount<br>DD139 Principal Write-down (Forgiveness)  | Yes  | Hard Stop |
| LIR-423 | If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, UPB After Modification (DD222) must equal, within a plus or minus \$1.00 tolerance, (UPB Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Borrower Contributions (DD33), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance (DD136), if it exists).         | DD27 Amount Capitalized<br>DD33 Borrower Contributions<br>DD136 Principal Forbearance Amount<br>DD139 Principal Write-down (Forgiveness)<br>DD222 Unpaid Principal Balance After Modification<br>DD225 Unpaid Principal Balance Before Modification<br>DD592 Principal Reduction Alternative (PRA) Code | Yes  | Hard Stop |
| LIR-427 | Submission Status (DD210) of (1) Trial, (3) Official or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing Trial Active, Official Active, Official Paid Off or Official Withdrawn with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD210 Submission Status   | No   | Hard Stop |
| LIR-429 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an existing loan in Trial Active, Trial Disqualified, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9, HMP12, HMP21, HMP22 or HMP27.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD210 Submission Status   | No   | Hard Stop |
| LIR-430 | Submission Status (DD210) of (1) Trial, (3) Official or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to a loan in Trial Active, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9 or HMP12.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD210 Submission Status   | No   | Hard Stop |
| LIR-431 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Disqualified loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 and the submitted Last Paid Installment Date Before Modification (DD89) is prior to the Last Paid Installment Date (DD525) on the existing record.                            | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD89 Last Paid Installment Date Before Modification<br>DD210 Submission Status<br>DD525 Last Paid Installment Date  | No   | Hard Stop |
| LIR-432 | Amortization Term After Modification (DD24) must be equal to the greater of (480 or Remaining Term Before Modification (DD165)) if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 and Investor Override Indicator (DD1118) is false.  | DD10 Program Type/Campaign ID<br>DD24 Amortization Term After Modification<br>DD165 Remaining Term Before Modification<br>DD1118 Investor Override Indicator  | Yes  | Hard Stop |
| LIR-433 | If Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied then Program Type/Campaign ID (DD10) must be HMP21-Tier2 HMP Default or HMP30-Streamline HAMP.  | DD10 Program Type/Campaign ID<br>DD149 Property Occupancy Status Code   | Yes  | Hard Stop |
| LIR-434 | If Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30, Interest Rate Lock Date for Modification (DD87) must be null.  | DD10 Program Type/Campaign ID<br>DD87 Interest Rate Lock Date for Modification  | Yes  | Hard Stop |
| LIR-435 | Interest Rate After Modification (DD83) must equal the [PMMS Rate plus the Tier 2 Owner Occupied Premium Rate or Non-Owner Occupied Premium Rate, whichever applies] that was published at time of NPV Date (DD119) if Investor Override Indicator (DD1118) is N and Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27. PMMS Rate should be rounded up to the nearest 1/8th.  | DD10 Program Type/Campaign ID<br>DD83 Interest Rate After Modification<br>DD119 NPV Date  | No   | Hard Stop |
| LIR-436 | If Program Type/Campaign ID is (DD10) HMP21, HMP22, HMP27 or HMP30, Max Interest Rate After Modification (DD100) must be null.   | DD10 Program Type/Campaign ID<br>DD100 Max Interest Rate After Modification   | Yes  | Hard Stop |
| LIR-438 | NPV Model Result Amount Pre-mod (DD121) must not be equal to NPV Model Result Amount Post-mod (DD120), if provided.  | DD120 NPV Model Result Amount Post-mod<br>DD121 NPV Model Result Amount Pre-mod   | Yes  | Hard Stop |
| LIR-440 | PRA NPV Model Result Amount Post-mod (DD570) must not equal NPV Model Result Amount Post-mod (DD120), if both are provided.  | DD120 NPV Model Result Amount Post-mod<br>DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod  | Yes  | Hard Stop |
| LIR-441 | If Principal Reduction Alternative (PRA) Code (DD592) is 1 or 4, Principal Reduction Alternative Amount (DD591) must be null.  | DD591 Principal Reduction Alternative Amount<br>DD592 Principal Reduction Alternative (PRA) Code  | Yes  | Hard Stop |
| LIR-444 | Submission Status (DD210) of (1) Trial or (3) Official where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination matches to an Additional Data Reporting record with a Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) of (11) Loan Paid Off shall not be accepted.  | DD8 HAMP Servicer Number<br>DD14 Servicer Loan Number<br>DD210 Submission Status  | No   | Hard Stop |
| LIR-445 | Submission Status (DD210) of (3) Official where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 will not be allowed if there was a matching Official modification in the HAMP system with Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 that was cancelled in the same month as the current submission.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD210 Submission Status   | No   | Hard Stop |



|         |  | Legend: 11/01/2016 - Green  |      |   |
|---------|--|---|------|---|
| ID      | Rule Details   | Associated Attributes   | BKFS | Rule Type                                       |
| LIR-446 | Submission Status (DD210) of (3) Official where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 or HMP30 that was cancelled in the same month as the current submission.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD210 Submission Status   | No   | Hard Stop                                       |
| LIR-449 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP9, or HMP12 and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) of another modification record where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9, or HMP12 in the submitted 1st Lien setup file is not allowed.  | DD10 Program Type/Campaign ID<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number<br>DD210 Submission Status                                   | No   | Hard Stop                                       |
| LIR-450 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP9, or HMP12 and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) of another modification record where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9, or HMP12 in the submitted 1st Lien setup file is not allowed.   | DD10 Program Type/Campaign ID<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number<br>DD210 Submission Status                                   | No   | Hard Stop                                       |
| LIR-451 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 within the 1st Lien setup file and HAMP system is not allowed.    | DD10 Program Type/Campaign ID<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number<br>DD155 Property Usage Type Code<br>DD210 Submission Status | No   | Hard Stop                                       |
| LIR-452 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 within the 1st Lien setup file and HAMP system is not allowed. | DD10 Program Type/Campaign ID<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number<br>DD155 Property Usage Type Code<br>DD210 Submission Status | No   | Hard Stop                                       |
| LIR-454 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination matches an Additional Data Reporting Transaction where the HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is (4) Other Ineligible Property (i.e. Property Condemned, Property > 4 units) is not allowed.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD210 Submission Status  | No   | Hard Stop                                       |
| LIR-455 | Investor Override Indicator (DD1118) must be null if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD1118 Investor Override Indicator   | Yes  | Hard Stop                                       |
| LIR-456 | Principal and Interest After Modification (DD132) must equal $[(\text{Interest Rate After Mod}/100)/12] / [1 - (1 + (\text{Interest Rate After Mod}/100)/12)^{-\text{Amortization Term After Mod}}] * \text{UPB After Mod}$ , within a 0.5% tolerance.   | DD132 Principal and Interest Payment After Modification   | Yes  | Hard Stop                                       |
| LIR-457 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 which matches to an existing Trial Not Approved/Not Accepted ADR record with an evaluation date on or after 6/1/2012 for the loan and 1st Trial Payment Due Date (DD17) is before Modification Evaluation Date (DD970) of the ADR record is not allowed.   | DD10 Program Type/Campaign ID<br>DD17 1st Trial Payment Due Date<br>DD210 Submission Status   | No   | Hard Stop                                       |
| LIR-462 | Investor Override Indicator (DD1118) is mandatory and must have a value of true or false if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   | DD10 Program Type/Campaign ID<br>DD1118 Investor Override Indicator   | Yes  | Hard Stop                                       |
| LIR-472 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Back Ratio Before Modification (DD32) must be greater than or equal to the Back Ratio After Modification (DD31), if it exists.   | DD10 Program Type/Campaign ID<br>DD31 Back Ratio After Modification<br>DD32 Back Ratio Before Modification  | Yes  | Hard Stop                                       |
| LIR-476 | Property Occupancy Status Code (DD149) is mandatory and must be (2) Borrower Occupied if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD149 Property Occupancy Status Code   | Yes  | Hard Stop                                       |
| LIR-477 | Property Occupancy Status Code (DD149) is mandatory and must be (1) Vacant, (2) Borrower Occupied or (3) Tenant Occupied if Program Type/Campaign ID (DD 10) is HMP21, HMP22, HMP27 or HMP30.  | DD10 Program Type/Campaign ID<br>DD149 Property Occupancy Status Code   | Yes  | Hard Stop                                       |
| LIR-478 | Property Usage Type Code (DD155) is mandatory and must be (1) Principal Residence if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD155 Property Usage Type Code   | Yes  | Hard Stop                                       |
| LIR-479 | Property Usage Type Code (DD155) is mandatory and must be (1) Principal Residence or (3) Investment Property if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   | DD10 Program Type/Campaign ID<br>DD155 Property Usage Type Code   | Yes  | Hard Stop                                       |
| LIR-480 | Submission Status (DD210) of (1) Trial, with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to a modification in the HAMP System for the loan where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 that was Official Disqualified in the same month as the current submission.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD210 Submission Status   | No   | Hard Stop                                       |
| LIR-481 | Principal and Interest Payment at 31% DTI (DD133) is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD10 Program Type/Campaign ID<br>DD133 Principal and Interest Payment at 31% DTI  | Yes  | Hard Stop                                       |
| LIR-483 | Monthly Debt Payments excluding PITIA (DD109) is mandatory and must be filled if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD109 Monthly Debt Payments excluding PITIA  | Yes  | Warning for Trial/<br>Hard Stop for<br>Official |
| LIR-484 | Maximum Interest Rate After Modification (DD100) is mandatory and must be greater than zero if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD100 Max Interest Rate After Modification   | Yes  | Warning for<br>Trial /Hard Stop<br>for Official |
| LIR-485 | All step attributes must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   | DD10 Program Type/Campaign ID   | Yes  | Hard Stop                                       |
| LIR-486 | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Modification Effective Date (DD105) must be on or before 9/30/2017.   | DD105 Modification Effective Date   | No   | Hard Stop                                       |
| LIR-487 | Interest Rate After Modification (DD83) must be less than or equal to the Max Interest Rate After Modification (DD100) if provided and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD83 Interest Rate After Modification<br>DD100 Max Interest Rate After Modification  | Yes  | Hard Stop                                       |
| LIR-488 | Product After Modification (DD140) must be (2) Fixed if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   | DD10 Program Type/Campaign ID<br>DD140 Product After Modification   | Yes  | Hard Stop                                       |
| LIR-489 | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Borrower Execution Date (DD37) must be on or before 12/31/2017.   | DD37 Borrower Execution Date  | No   | Hard Stop                                       |
| LIR-490 | Front Ratio After Modification (DD76) must be less than 32% if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD76 Front Ratio After Modification  | Yes  | Hard Stop                                       |
| LIR-491 | Front Ratio After Modification (DD76) must be greater than or equal to 24% and less than or equal to 43% if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  | DD10 Program Type/Campaign ID<br>DD76 Front Ratio After Modification  | Yes  | Warning   |
| LIR-492 | If Submission Status (DD210) is (3) Official or (6) Official Correction, NPV Date (D119) must match the NPV Date (D119) of existing matching record in the HAMP System.  | DD119 NPV Date<br>DD210 Submission Status   | No   | Hard Stop                                       |
| LIR-493 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Interest Rate Lock Date for Modification (DD87) if provided, must be on or before 9/30/2017.  | DD10 Program Type/Campaign ID<br>DD87 Interest Rate Lock Date for Modification  | No   | Hard Stop                                       |
| LIR-494 | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, First Payment Due Date After Modification (DD74) must be on or before 9/30/2017.  | DD74 First Payment Due Date After Modification  | No   | Hard Stop                                       |
| LIR-495 | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Last Paid Installment Date After Modification (DD88) must be on or before 9/30/2017, if provided.   | DD88 Last Paid Installment Date After Modification  | No   | Hard Stop                                       |
| LIR-497 | Monthly Housing Expense Before Modification (DD113) must be greater than Monthly Housing Expense After Modification (DD112) if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD112 Monthly Housing Expense After Modification<br>DD113 Monthly Housing Expense Before Modification  | Yes  | Hard Stop                                       |





| ID      | Rule Details  | Associated Attributes  | BKFS | Rule Type                           |
|---------|---|--|------|-------------------------------------|
| LIR-498 | Front Ratio Before Modification (DD77) must be greater than 31% if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD10 Program Type/Campaign ID<br>DD77 Front Ratio Before Modification  | Yes  | Hard Stop                           |
| LIR-499 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Monthly Housing Expense After Modification (DD112) and Monthly Gross Income Amount (D110) is greater than 0, calculated Front Ratio After Modification (DD76) must be less than 32%.   | DD10 Program Type/Campaign ID<br>DD76 Front Ratio After Modification<br>DD110 Monthly Gross Income<br>DD112 Monthly Housing Expense After Modification       | Yes  | Hard Stop                           |
| LIR-500 | Front Ratio Before Modification (DD77) must be greater than Front Ratio After Modification (DD76) if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD10 Program Type/Campaign ID<br>DD76 Front Ratio After Modification<br>DD77 Front Ratio Before Modification   | Yes  | Hard Stop                           |
| LIR-501 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Monthly Housing Expense Before Modification (DD113) and Monthly Gross Income (DD110) are greater than 0, the calculated Front Ratio Before Modification (DD77) must be greater than 31%.   | DD10 Program Type/Campaign ID<br>DD77 Front Ratio Before Modification<br>DD110 Monthly Gross Income<br>DD113 Monthly Housing Expense Before Modification     | Yes  | Hard Stop                           |
| LIR-502 | If Program Type/Campaign ID (DD10) is HMP1 - HMP Default or HMP21 - Tier 2 HMP Default then First Trial Payment Due Date (DD17) - Last Paid Installment Date Before Modification (DD89) must be 3 months or greater.  | DD10 Program Type/Campaign ID<br>DD17 1st Trial Payment Due Date<br>DD89 Last Paid Installment Date Before Modification                                      | Yes  | Hard Stop                           |
| LIR-503 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, the absolute value of (submitted Principal and Interest Payment at 31% DTI (DD133) - calculated Principal and Interest at 31% DTI) / the calculated Principal and Interest at 31% DTI must be less than or equal to 0.5%.   | DD10 Program Type/Campaign ID<br>DD133 Principal and Interest Payment at 31% DTI   | Yes  | Hard Stop                           |
| LIR-504 | Maturity Date Before Modification (DD99) must be less than 01/01/2060.  | DD99 Maturity Date Before Modification   | Yes  | Hard Stop                           |
| LIR-505 | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Maturity Date After Modification (DD98) must be on or before 12/31/2062, if provided.  | DD98 Maturity Date After Modification  | No   | Hard Stop                           |
| LIR-506 | Max Interest Rate After Modification (DD100) must be less than 20%, if provided.  | DD100 Max Interest Rate After Modification   | Yes  | Hard Stop                           |
| LIR-507 | If Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30, Investor Code (DD9) must be (3) Private or (4) Portfolio.   | DD9 Investor Code<br>DD10 Program Type/Campaign ID   | Yes  | Hard Stop                           |
| LIR-510 | If Property Usage Type Code (DD155) is (1) Principal Residence, Property Occupancy Status Code (DD149) must be (2). Borrower Occupied.  | DD149 Property Occupancy Status Code<br>DD155 Property Usage Type Code   | Yes  | Hard Stop                           |
| LIR-512 | If Property Usage Type Code (DD155) is (3) Investment Property, Property Occupancy Status Code (DD149) must be (1) Vacant or (3) Tenant Occupied.   | DD149 Property Occupancy Status Code<br>DD155 Property Usage Type Code   | Yes  | Hard Stop                           |
| LIR-513 | PRA NPV Model Result Amount Pre-mod (DD571) must be equal to NPV Model Result Amount Pre-mod (DD121), if both are provided.   | DD121 NPV Model Result Amount Pre-mod<br>DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod   | Yes  | Hard Stop                           |
| LIR-514 | PRA NPV Model Result Amount Pre-mod (DD571) must not equal PRA NPV Model Result Amount Post-mod (DD570), if provided.   | DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod<br>DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod  | Yes  | Hard Stop                           |
| LIR-517 | Principal Write-down (Forgiveness) (DD139) is mandatory if PRA Code (DD592) is 2 or 3.  | DD139 Principal Write-down (Forgiveness)<br>DD592 Principal Reduction Alternative (PRA) Code   | Yes  | Hard Stop                           |
| LIR-518 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an existing modification in the HAMP System where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 where the corresponding Trial Fallout Reason code is not (18) Submission Error Correction and 1st Trial Payment Due Date (DD17) of submitted modification is prior to the 1st Trial Payment Due Date (DD17) of existing modification.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD17 1st Trial Payment Due Date<br>DD210 Submission Status         | No   | Hard Stop                           |
| LIR-519 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 and the same Borrower Social Security Number (DD43) or  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number                               | No   | Hard Stop                           |
| LIR-520 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted. | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD59 Co-Borrower Social Security Number<br>DD210 Submission Status | No   | Hard Stop                           |
| LIR-521 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 is not allowed if Borrower Social Security Number (DD43) matches to any social security numbers that are associated to any loans in Trial Disqualified state where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD210 Submission Status    | No   | Hard Stop                           |
| LIR-522 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 is not allowed if Co-Borrower Social Security Number (DD59) matches to any social security numbers that are associated to any loans in Trial Disqualified state where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | DD10 Program Type/Campaign ID<br>DD59 Co-Borrower Social Security Number<br>DD210 Submission Status  | No   | Hard Stop                           |
| LIR-525 | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is (1) Principal Residence, the absolute value of (submitted Principal and Interest Payment After Modification (DD132) - calculated Principal and Interest Payment After Modification) / the calculated Principal and Interest Payment After Modification must be less than or equal to 0.5%.  | DD132 Principal and Interest Payment After Modification<br>DD155 Property Usage Type Code  | Yes  | Hard Stop                           |
| LIR-526 | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is (1) Principal Residence, the absolute value of (submitted Principal and Interest Payment Before Modification (DD135) - calculated Principal and Interest Payment Before Modification) / the calculated Principal and Interest Payment Before Modification must be less than or equal to 0.5%.   | DD135 Principal and Interest Payment Before Modification<br>DD155 Property Usage Type Code   | Yes  | Hard Stop                           |
| LIR-527 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Borrower Social Security Number (DD43) matches to an active trial or official loan in the HAMP system with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9 or HMP12 will not be accepted.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD210 Submission Status    | No   | Hard Stop                           |
| LIR-528 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Co-Borrower Social Security Number (DD59) matches to an active trial or official loan in the HAMP system with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9 or HMP12 will not be accepted.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD59 Co-Borrower Social Security Number<br>DD210 Submission Status | No   | Hard Stop                           |
| LIR-529 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Due Date (DD17) must be on or after 3/4/2009, if provided.  | DD17 1st Trial Payment Due Date  | Yes  | Hard Stop                           |
| LIR-530 | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Due Date (DD17) must be on or after 6/1/2012, if provided.   | DD17 1st Trial Payment Due Date  | Yes  | Hard Stop                           |
| LIR-531 | 1st Trial Payment Due Date (DD17) is mandatory and must be filled if Submission Status (DD210) is (1) Trial.  | DD17 1st Trial Payment Due Date  | Yes  | Hard Stop on Trial Submissions only |
| LIR-532 | 1st Trial Payment Due Date (DD17) must be the first day of the month, if provided.  | DD17 1st Trial Payment Due Date  | Yes  | Hard Stop                           |
| LIR-533 | Length of Trial Period (DD91) is mandatory and must be filled.  | DD91 Length of Trial Period  | Yes  | Hard Stop                           |
| LIR-534 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Posted Date (DD18) must be on or after 3/4/2009, if provided.   | DD18 1st Trial Payment Posted Date   | Yes  | Hard Stop                           |
| LIR-535 | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Posted Date (DD18) must be on or after 6/1/2012, if provided.  | DD18 1st Trial Payment Posted Date   | Yes  | Hard Stop                           |



| Rule Details |   | Associated Attributes   | BKFS | Rule Type  |
|--------------|---|---|------|--|
| LIR-536      | 1st Trial Payment Posted Date (DD18) is mandatory and must be filled if Submission Status (DD210) is (1) Trial.   | DD18 1st Trial Payment Posted Date  | Yes  | Hard Stop on Trial Submissions only                            |
| LIR-537      | 1st Trial Payment Received Amount (DD19) must be greater than or equal to 0, if provided.   | DD19 1st Trial Payment Received Amount  | Yes  | Hard Stop  |
| LIR-538      | 1st Trial Payment Received Amount (DD19) is mandatory if Submission Status (DD210) is (1) Trial.  | DD19 1st Trial Payment Received Amount  | Yes  | Hard Stop on Trial Submissions only                            |
| LIR-539      | Interest Rate Lock Date For Modification (DD87) is mandatory and must be in a valid date format if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD10 Program Type/Campaign ID<br>DD87 Interest Rate Lock Date for Modification  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-540      | Principal and Interest Payment at 31% DTI (DD133) must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.  | DD10 Program Type/Campaign ID<br>DD133 Principal and Interest Payment at 31% DTI  | Yes  | Hard Stop  |
| LIR-541      | Principal and Interest Payment at 38% DTI (DD134) must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.  | DD10 Program Type/Campaign ID<br>DD134 Principal and Interest Payment at 38% DTI  | Yes  | Hard Stop  |
| LIR-542      | Principal and Interest Payment at 38% DTI (DD134) must be greater than or equal to zero, if provided.   | DD134 Principal and Interest Payment at 38% DTI   | No   | Hard Stop  |
| LIR-543      | Principal and Interest Payment at 31% DTI (DD133) must be greater than or equal to zero, if provided.   | DD133 Principal and Interest Payment at 31% DTI   | Yes  | Hard Stop  |
| LIR-544      | Monthly Debt Payments excluding PITIA (DD109) must be greater than or equal to zero, if provided  | DD109 Monthly Debt Payments excluding PITIA   | Yes  | Hard Stop  |
| LIR-545      | Borrower Execution Date (DD37) must be greater than or equal to Interest Rate Lock Date for Modification (DD87), if provided and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   | DD37 Borrower Execution Date<br>DD87 Interest Rate Lock Date for Modification   | Yes  | Hard Stop  |
| LIR-546      | Primary Residence Total Housing Expense Amount (DD958) must be null if Property Occupancy Status Code (DD149) is (2) Borrower Occupied.   | DD149 Property Occupancy Status Code<br>DD958 Primary Residence Total Housing Expense Amount  | Yes  | Hard Stop  |
| LIR-547      | Primary Residence Total Housing Expense Amount (DD958) is mandatory and must be greater than or equal to zero if Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied and Program Type/Campaign ID (DD10) is HMP21, HMP22, or HMP27.   | DD149 Property Occupancy Status Code<br>DD958 Primary Residence Total Housing Expense Amount  | Yes  | Hard Stop  |
| LIR-548      | Monthly Gross Rental Income Amount (DD956) must be null if Property Occupancy Status Code (DD149) is (2) Borrower Occupied and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  | DD149 Property Occupancy Status Code<br>DD956 Monthly Gross Rental Income Amount  | Yes  | Hard Stop  |
| LIR-549      | Monthly Gross Rental Income Amount (DD956) is mandatory and must be greater than or equal to zero if Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied and Program Type/Campaign ID (DD10) is HMP21, HMP22, or HMP27.   | DD149 Property Occupancy Status Code<br>DD956 Monthly Gross Rental Income Amount  | Yes  | Hard Stop  |
| LIR-550      | The difference between delivered Front Ratio After Modification (DD76) and calculated Front End DTI After Modification must be less than or equal to 1%, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.<br><br>Calculated Front End DTI After Modification on owner occupied properties = Monthly Housing Expense After Modification (DD112) / Monthly Gross Income (DD110).<br><br>Calculated Front End DTI After Modification on non owner occupied properties = Primary Residence Total Housing Expense Amount (DD958) + subject property net rental income after modification, if negative (absolute value) / Monthly Gross Income (DD110) + Subject property net rental income after modification, if positive.<br><br>Subject property net rental income after modification is calculated as (Monthly Gross Rental Income Amount (DD956) * 0.75) - Monthly Housing Expense After Modification (DD112).  | DD76 Front Ratio After Modification<br>DD110 Monthly Gross Income<br>DD112 Monthly Housing Expense After Modification<br>DD956 Monthly Gross Rental Income Amount<br>DD958 Primary Residence Total Housing Expense Amount | Yes  | Hard Stop  |
| LIR-603      | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.    | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop  |
| LIR-604      | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed. | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop  |
| LIR-605      | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off) within the HAMP system is not allowed.                             | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop  |
| LIR-606      | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed.                         | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop  |



|         |   | Legend: 11/01/2016 - Green  |      |           |
|---------|---|---|------|-----------|
| ID      | Rule Details  | Associated Attributes   | BKFS | Rule Type |
| LIR-608 | The difference between the submitted Front Ratio Before Modification (DD77) and the system calculated Front Ratio Before Modification must be less than or equal to 1%, if Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.<br><br>Front Ratio Before Modification calculation for Owner Occupied Properties:<br>Monthly Housing Expense Before Modification (DD113) / Monthly Gross Income (DD110)<br><br>Front Ratio Before Modification calculation for Non-Owner Occupied Properties:<br>(Primary Residence Total Housing Expense Amount (DD956) + subject property net rental income before modification, if negative (absolute value)) / (Monthly Gross Income (DD110) + subject property net rental income before modification, if positive)<br><br>Subject property net rental income/loss before modification is calculated as follows:<br>(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense Before Modification (DD113) | DD77 Front Ratio Before Modification<br>DD110 Monthly Gross Income<br>DD113 Monthly Housing Expense Before Modification<br>DD956 Monthly Gross Rental Income Amount<br>DD958 Primary Residence Total Housing Expense Amount | Yes  | Hard Stop |
| LIR-611 | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9, HMP12, HMP21, HMP22, HMP27 or HMP30 and a matched GSE Standard Modification (Program Type (DD10) of SAI) exists (based on Investor Code (DD9) / GSE Loan Number (DD5) or HAMP Servicer Number (DD8) / Servicer Loan Number (DD14) combination), the GSE Standard Modification must be in a Loan State Code (DD251) of Canceled.   | DD5 GSE Loan Number<br>DD9 Investor Code  | No   | Hard Stop |
| LIR-616 | Repurchase Type Code (DD1003) must be one of the following allowable values, if provided:<br>(1) Repurchased When in Trial<br>(2) Repurchased Within 6 Years of 1st Trial Payment Due Date<br>(3) Repurchase Reported in Error  | DD1003 Repurchase Type Code   | Yes  | Hard Stop |
| LIR-618 | If Repurchase Type Code (DD1003) is 1 or 2, Principal Reduction Alternative (PRA) Type Code (DD592) must be 1.  | DD1003 Repurchase Type Code   | Yes  | Hard Stop |
| LIR-619 | If Repurchase Type Code (DD1003) is 1, 2 or 3 Program Type/Campaign ID (DD10) must be HMP1, HMP2 or HMP7.   | DD1003 Repurchase Type Code   | Yes  | Hard Stop |
| LIR-620 | If Repurchase Type Code (DD1003) is 1, 2 or 3, Investor Code (DD9) must be 3 or 4.  | DD9 Investor Code<br>DD1003 Repurchase Type Code  | Yes  | Hard Stop |
| LIR-621 | If Investor Code (DD9) is 1 or 2, Repurchase Type Code (DD1003) must be blank.  | DD9 Investor Code<br>DD1003 Repurchase Type Code  | Yes  | Hard Stop |
| LIR-622 | Repurchase Type Code (DD1003) must be reported if Investor Code (DD9) is 3 or 4, and the most recent corresponding loan in the HAMP system that has not been cancelled has an investor code of 3 or 4 and a Repurchase Type Code of 1, 2 or 3.  | DD1003 Repurchase Type Code   | No   | Hard Stop |
| LIR-623 | First submission of Repurchase Type Code (DD1003) of (3) Repurchase Reported in Error, on a Trial or Official loan setup or Official Corrections must have a previous submission of Repurchase Type Code of 1 or 2.   | DD9 Investor Code<br>DD1003 Repurchase Type Code  | No   | Hard Stop |
| LIR-624 | The Investor Code (DD9) for a trial loan submission must be the same as the Investor Code for that official loan if it was cancelled in the same month as the current trial submission with one exception: The system shall allow a servicer the ability to update a loan's Investor Code from Private to Portfolio, and vice-versa.  | DD9 Investor Code   | No   | Hard Stop |
| LIR-695 | If a GSE loan is beyond the 6th anniversary of the 1st Trial Payment Due Date and is subsequently official cancelled to a trial active state, the servicer should not submit a new trial or official setup for that loan with a Repurchase Type Code (DD1003) of (1) Repurchased when a Trial or (2) Repurchased Within 6 Years of 1st Trial Payment Due Date.  | DD9 Investor Code<br>DD1003 Repurchase Type Code  | No   | Warning   |
| LIR-696 | If Submission Status (DD210) is (6) Official Correction and the existing modification has reached the 6th anniversary of the 1st Trial Payment Due Date, Repurchase Type Code (DD1003) must match the existing value in HAMP, if provided. Changes are not allowed.   | DD210 Submission Status<br>DD1003 Repurchase Type Code  | No   | Hard Stop |
| LIR-705 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a withdrawn Reason Code of GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date and the submitted 1st Trial Payment Due Date (DD17) is before the 6th Anniversary of 1st Trial Payment Due Date of the existing record.   | DD17 1st Trial Payment Due Date   | No   | Hard Stop |
| LIR-706 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date and the submitted 1st Trial Payment Posted Date (DD18) is before the 6th Anniversary of 1st Trial Payment Due Date of the existing record.  | DD18 1st Trial Payment Posted Date  | No   | Hard Stop |
| LIR-710 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remedification, GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date, Tier 2 Remedification or Streamline HAMP Remedification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.  | DD17 1st Trial Payment Due Date   | No   | Hard Stop |
| LIR-712 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 that was withdrawn in the same month as the current submission.  | DD10 Program Type/Campaign ID   | No   | Hard Stop |
| LIR-713 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21 - Tier 2 HMP Default shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 or HMP30 and Withdrawn Reason Code is Tier 2 Remedification.  | DD10 Program Type/Campaign ID   | No   | Hard Stop |
| LIR-714 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remedification, GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date, Tier 2 Remedification or Streamline HAMP Remedification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record.  | DD89 Last Paid Installment Date Before Modification   | No   | Hard Stop |
| LIR-719 | If Investor Code (DD9) is (3) Private or (4) Portfolio, Modification Effective Date (DD105) must be on or before 9/30/2017.   | DD105 Modification Effective Date   | No   | Hard Stop |
| LIR-720 | If Investor Code (DD9) is (3) Private or (4) Portfolio, Borrower Execution Date (D37), if provided, must be on or before 12/31/2017.  | DD37 Borrower Execution Date  | No   | Hard Stop |
| LIR-721 | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and if Investor Code (DD9) is (3) Private or (4) Portfolio, Interest Rate Lock Date for Modification (DD87) if provided, must be on or before 9/30/2017.   | DD87 Interest Rate Lock Date for Modification   | No   | Hard Stop |
| LIR-722 | If Investor Code (DD9) is (3) Private or (4) Portfolio, NPV Date (DD119) must be on or before 9/30/2017.  | DD119 NPV Date  | No   | Hard Stop |
| LIR-723 | If Investor Code (DD9) is (3) Private or (4) Portfolio, First Payment Due Date After Modification (DD74) must be on or before 9/30/2017.  | DD74 First Payment Due Date After Modification  | No   | Hard Stop |
| LIR-724 | If Investor Code (DD9) is (3) Private or (4) Portfolio, Last Paid Installment Date After Modification (DD88) must be on or before 9/30/2017, if provided.   | DD88 Last Paid Installment Date After Modification  | No   | Hard Stop |
| LIR-725 | If Investor Code (DD9) is (3) Private or (4) Portfolio, Maturity Date After Modification (DD98) must be on or before 12/31/2062.  | DD98 Maturity Date After Modification   | No   | Hard Stop |
| LIR-730 | Submission Status of (1) Trial, (3) Official, (6) Official Correction and (7) Official Cancel is not allowed on a loan with a Program Type/Campaign ID (DD10) of HMP 1, HMP2, HMP 7, HMP 21, HMP22, HMP27 or HMP30 that is part of an active servicing transfer deal where the SVT Deal State Code (DD1056) is not (12) Transferred, (13) SVT Transfer Error or (10) Cancelled and the SVT Loan State Code (DD1057) is (1) Passed, (2) Flagged or (4) SVT Rejected and the SVT Transfer Reason Code (DD1037) is (7) Internal SVT A or (8) Internal SVT B.   | DD1037 SVT Transfer Reason Code<br>DD1056 SVT Deal State Code<br>DD1057 SVT Loan State Code   | No   | Hard Stop |



|         |   | Legend: 11/01/2016 - Green  |      |  |
|---------|---|---|------|--|
| ID      | Rule Details  | Associated Attributes   | BKFS | Rule Type  |
| LIR-733 | If Submission Status (DD210) is (1) Trial, (3) Official or (6) Official Correction and the Investor Code (DD9) is (3) Private or (4) Portfolio and the Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 and the HAMP Servicer Number (DD8) is a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 3 (AAA) or null, then the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination of the submitted loan on the Trial record must exist as the Transferee HAMP Servicer Number and Transferee Servicer Loan Number in the last successfully processed servicing transfer deal where the SVT Investor Code Category (DD1058) is 2 (Non-GSE) and the SVT AAA Received Type Code (DD1064) equals 4 (AAA Approved). The last successfully processed deal shall be selected from all SVT deals where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination exists as either the transferee or transferor and the SVT Deal State Code (DD1056) of the deal is 12 (Transferred) and the SVT Loan State Code (DD1057) of the loan is 6 (Transferred) or 7 (Transferred with Action). | DD8 HAMP Servicer Number<br>DD9 Investor Code<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD210 Submission Status<br>DD1056 SVT Deal State Code<br>DD1057 SVT Loan State Code<br>DD1058 SVT Investor Code Category<br>DD1064 SVT AAA Received Type Code<br>DD1103 Servicer First Lien SPA Status Type Code | No   | Hard Stop  |
| LIR-736 | The HAMP Servicer Number (DD8) of the submitted non-GSE loan with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 must be a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 1 (SPA), 3 (AAA) or 4 (Amended SPA).   | DD8 HAMP Servicer Number<br>DD9 Investor Code<br>DD10 Program Type/Campaign ID<br>DD1103 Servicer First Lien SPA Status Type Code   | No   | Hard Stop  |
| LIR-739 | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 or HMP12 and the latest associated modification contains a non-zero dollar amount of compensation in Disbursement Suspende after an Official Cancellation, then a Trial resubmission with an Investor Code (DD9) change to or from GSE to non-GSE or to or from Fannie Mae to Freddie Mac is not allowed.  | DD9 Investor Code   | No   | Hard Stop  |
| LIR-740 | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 or HMP12 and the latest associated modification is Trial Active and a non-zero dollar amount of compensation exists in Disbursement Suspende, then a Submission Status (DD210) of 3 (Official) is not allowed.   | DD10 Program Type/Campaign ID<br>DD210 Submission Status  | No   | Hard Stop  |
| LIR-741 | If Program Type/Campaign ID (DD10) is HMP30, Hardship Reason Code (DD78) must be (26) Data Not Available.   | DD78 Hardship Reason Code   | Yes  | Hard Stop  |
| LIR-742 | Hardship Reason Code (DD78) is mandatory and must be filled and must be one of the allowable values.  | DD78 Hardship Reason Code   | Yes  | Hard Stop  |
| LIR-743 | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27, Hardship Reason Code (DD78) cannot be (26) Data Not Available.   | DD78 Hardship Reason Code   | Yes  | Hard Stop  |
| LIR-744 | Back Ratio After Modification (DD31) is mandatory, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   | DD31 Back Ratio After Modification  | Yes  | Warning for Trial Loan Setup/Hard Stop for Official Loan Setup |
| LIR-745 | Back Ratio After Modification (DD31) must be null, if Program Type/Campaign ID (DD10) is HMP30.   | DD31 Back Ratio After Modification  | Yes  | Hard Stop  |
| LIR-746 | Back Ratio Before Modification (DD32) is mandatory, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  | DD32 Back Ratio Before Modification   | Yes  | Hard Stop  |
| LIR-747 | Back Ratio Before Modification (DD32) must be null, if Program Type/Campaign ID (DD10) is HMP30.  | DD32 Back Ratio Before Modification   | Yes  | Hard Stop  |
| LIR-748 | Borrower Execution Date (DD37) is mandatory and must be in a valid date format, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Submission Status (DD210) is (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel.   | DD37 Borrower Execution Date  | Yes  | Hard Stop  |
| LIR-749 | Borrower Execution Date (DD37) is mandatory and must be in a valid date format, if Program Type/Campaign ID (DD10) is HMP30 and Submission Status (DD210) is (3) Official, (6) Official Correction or (7) Official Cancel.  | DD37 Borrower Execution Date  | Yes  | Hard Stop  |
| LIR-750 | Front Ratio After Modification (DD76) is mandatory and must be greater than 0, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   | DD76 Front Ratio After Modification   | Yes  | Hard Stop  |
| LIR-753 | Front Ratio After Modification (DD76) must be null, if Program Type/Campaign ID (DD10) is HMP30.  | DD76 Front Ratio After Modification   | Yes  | Hard Stop  |
| LIR-754 | Front Ratio Before Modification (DD77) is mandatory, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   | DD77 Front Ratio Before Modification  | Yes  | Hard Stop  |
| LIR-755 | Front Ratio Before Modification (DD77) must be null, if Program Type/Campaign ID (DD10) is HMP30.   | DD77 Front Ratio Before Modification  | Yes  | Hard Stop  |
| LIR-756 | Monthly Debt Payments excluding PITIA (DD109) must be null, if Program Type/Campaign ID (DD10) is HMP30.  | DD109 Monthly Debt Payments excluding PITIA   | Yes  | Hard Stop  |
| LIR-757 | Monthly Gross Income (DD110) is mandatory and must be greater than 0, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  | DD110 Monthly Gross Income  | Yes  | Hard Stop  |
| LIR-758 | Monthly Gross Income (DD110) must be null, if Program Type/Campaign ID (DD10) is HMP30.   | DD110 Monthly Gross Income  | Yes  | Hard Stop  |
| LIR-759 | Monthly Gross Rental Income Amount (DD956) must be null if Program Type/Campaign ID (DD10) is HMP30.  | DD956 Monthly Gross Rental Income Amount  | Yes  | Hard Stop  |
| LIR-760 | NPV Model Result Amount Post-mod (DD120) must be null, if Program Type/Campaign ID (DD10) is HMP30.   | DD120 NPV Model Result Amount Post-mod  | Yes  | Hard Stop  |
| LIR-761 | NPV Model Result Amount Pre-mod (DD121) must be null, if Program Type/Campaign ID (DD10) is HMP30.  | DD121 NPV Model Result Amount Pre-mod   | Yes  | Hard Stop  |
| LIR-762 | Primary Residence Total Housing Expense Amount (DD958) must be null if Program Type/Campaign ID (DD10) is HMP30 and Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied.  | DD958 Primary Residence Total Housing Expense Amount  | Yes  | Hard Stop  |
| LIR-763 | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be null, if Program Type/Campaign ID (DD10) is HMP30.   | DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod  | Yes  | Hard Stop  |
| LIR-764 | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be null, if Program Type/Campaign ID (DD10) is HMP30.  | DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod   | Yes  | Hard Stop  |
| LIR-767 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an existing loan in a Trial Active, Official Active, Official Paid Off or Official Withdrawn state with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   | DD210 Submission Status   | No   | Hard Stop  |
| LIR-768 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if the loan has already received two prior HAMP modifications with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.<br>The following mode / state combinations are considered as HAMP modification :<br>- Trial Disqualified (any tier)<br>- Streamline Trial Cancel with a Trial Fallout Reason Code (DD217) of Failure to Meet Streamline HAMP Eligibility<br>- Trial Cancel (any tier) with a Trial Fallout Reason Code (DD217) of Modification Documents Not Returned by Borrower<br>- Official (any state, any tier)   | DD210 Submission Status   | No   | Hard Stop  |
| LIR-769 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing loan in a Trial Active, Official Active, Official Paid Off or Official Withdrawn state with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30.   | DD210 Submission Status   | No   | Hard Stop  |
| LIR-770 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if the loan has already received two prior HAMP modifications with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7 or HMP30.<br>The following mode / state combinations are considered as HAMP modification :<br>- Trial Disqualified (any tier)<br>- Streamline Trial Cancel with a Trial Fallout Reason Code (DD217) of Failure to Meet Streamline HAMP Eligibility<br>- Trial Cancel (any tier) with a Trial Fallout Reason Code (DD217) of Modification Documents Not Returned by Borrower<br>- Official (any state, any tier)   | DD210 Submission Status   | No   | Hard Stop  |
| LIR-771 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an existing Trial Canceled loan in the HAMP System with a Trial Fallout Reason Code of (33) Failure to Meet Streamline HAMP Eligibility.  | DD210 Submission Status   | No   | Hard Stop  |
| LIR-772 | Submission Status (DD210) of (1) Trial, with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to a modification in the HAMP System for the loan where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 that was Official Disqualified in the same month as the current submission.  | DD210 Submission Status   | No   | Hard Stop  |
| LIR-773 | Submission Status (DD210) of (1) Trial, with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to a modification in the HAMP System for the loan where Program Type/Campaign ID (DD10) is HMP30 that was Official Disqualified in the same month as the current submission.  | DD210 Submission Status   | No   | Hard Stop  |



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|---------|---|---|------|-----------|
| ID      | Rule Details  | Associated Attributes   | BKFS | Rule Type |
| LIR-774 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP30 that was withdrawn in the same month as the current submission.  | DD210 Submission Status   | No   | Hard Stop |
| LIR-775 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 that was withdrawn in the same month as the current submission.  | DD210 Submission Status   | No   | Hard Stop |
| LIR-776 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP30 and the Withdrawn Reason Code is Tier 1 Remedification.  | DD210 Submission Status   | No   | Hard Stop |
| LIR-777 | Submission Status (DD210) of (3) Official where Program Type/Campaign ID (DD10) is HMP30 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27 that was cancelled in the same month as the current submission.   | DD210 Submission Status   | No   | Hard Stop |
| LIR-778 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30 and a Withdrawn Reason Code of Proprietary Remedification or Tier 1 Remedification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.   | DD210 Submission Status   | No   | Hard Stop |
| LIR-779 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30 and a Withdrawn Reason Code of Proprietary Remedification or Tier 2 Remedification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.  | DD210 Submission Status   | No   | Hard Stop |
| LIR-780 | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and a Withdrawn Reason Code of Proprietary Remedification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.   | DD210 Submission Status   | No   | Hard Stop |
| LIR-781 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and a Withdrawn Reason Code of Proprietary Remedification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record.   | DD210 Submission Status   | No   | Hard Stop |
| LIR-782 | If Program Type/Campaign ID (DD10) is HMP30, 1st Trial Payment Due Date (DD17) must be on or after 9/1/2015, if provided.   | DD17 1st Trial Payment Due Date   | Yes  | Hard Stop |
| LIR-783 | If Program Type/Campaign ID (DD10) is HMP30, 1st Trial Payment Posted Date (DD18) must be on or after 9/1/2015, if provided.  | DD18 1st Trial Payment Posted Date  | Yes  | Hard Stop |
| LIR-784 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30 and a Withdrawn Reason Code of Proprietary Remedification or Tier 1 Remedification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record.   | DD210 Submission Status   | No   | Hard Stop |
| LIR-785 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30 and a Withdrawn Reason Code of Proprietary Remedification or Tier 2 Remedification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record.  | DD210 Submission Status   | No   | Hard Stop |
| LIR-786 | Submission Status (DD210) of (1) Trial will be rejected if there is a matching Trial Cancel record in the same tier with a Trial Fallout Reason Code (DD217) of (32) Modification Documents Not Returned by Borrower.   | DD8 HAMP Servicer Number<br>DD14 Servicer Loan Number   | No   | Hard Stop |
| LIR-789 | Interest Rate After Modification (DD83) must equal the [PMMS Rate plus the Streamline HAMP Owner Occupied Premium Rate or Non-Owner Occupied Premium Rate, whichever applies] that was published at time of NPV Date (DD119) if Investor Override Indicator (DD1118) is N and Program Type/Campaign ID (DD10) is HMP30. PMMS Rate should be rounded up to the nearest 1/8th.  | DD10 Program Type/Campaign ID<br>DD83 Interest Rate After Modification<br>DD119 NPV Date  | No   | Hard Stop |
| LIR-790 | For all Trial and Permanent Modifications, the Back Ratio Before Modification (DD32) should always be greater than or equal to the Front Ratio Before Modification (DD77), if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27.  | DD32 Back Ratio Before Modification<br>DD77 Front Ratio Before Modification   | Yes  | Hard Stop |
| LIR-791 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if the loan has already received two prior HAMP modifications with a Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30.<br>The following mode / state combinations are considered as HAMP modification :<br>- Trial Disqualified (any tier)<br>- Trial Cancelled with a Trial Fallout Reason Code (DD217) of (32) Modification Documents Not Returned by Borrower<br>- Streamline Trial Cancelled with a Trial Fallout Reason Code (DD217) of (33)<br>Failure to Meet Streamline HAMP Eligibility<br>- Official (any state, any tier) | DD210 Submission Status   | No   | Hard Stop |
| LIR-792 | If Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 then Unpaid Principal Balance Before Modification (DD225) must be greater than the Principal and Interest Payment Before Modification (DD135).  | DD10 Program Type/Campaign ID<br>DD135 Principal and Interest Payment Before Modification<br>DD225 Unpaid Principal Balance Before Modification | Yes  | Hard Stop |
| LIR-793 | If the Program Type/Campaign ID (DD10) is (HMP30) Streamline HAMP, then 1st Trial Payment Due Date (DD17) - Last Paid Installment Date Before Modification (DD89) must be greater than or equal to 2 months.  | DD17 1st Trial Payment Due Date<br>DD89 Last Paid Installment Date Before Modification  | Yes  | Hard Stop |
| LIR-794 | If Program Type/Campaign ID (DD10) is HMP30 (Streamline HAMP), Trial Plan Type Code (DD401) must be (1) Standard Trial.   | DD10 Program Type/Campaign ID<br>DD401 Trial Plan Type Code   | Yes  | Hard Stop |
| LIR-795 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to a modification with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 that is Official Disqualified and the Last Paid Installment Date Before Modification (DD89) on the submitted loan is less than the Last Paid Installment Date (DD525) reported on the OMR of the Disqualified loan.   | DD10 Program Type/Campaign ID<br>DD89 Last Paid Installment Date Before Modification<br>DD525 Last Paid Installment Date                        | No   | Hard Stop |
| LIR-796 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to a modification with a Program Type/Campaign ID (DD10) of HMP30 that is Official Disqualified and the Last Paid Installment Date Before Modification (DD89) on the submitted loan is less than the Last Paid Installment Date (DD525) reported on the OMR of the Disqualified loan.   | DD10 Program Type/Campaign ID<br>DD89 Last Paid Installment Date Before Modification<br>DD525 Last Paid Installment Date                        | No   | Hard Stop |
| LIR-797 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and the Withdrawn Reason Code is Streamline HAMP Remedification.  | DD210 Submission Status   | No   | Hard Stop |
| LIR-798 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and the Withdrawn Reason Code is Tier 2 Remedification.   | DD210 Submission Status   | No   | Hard Stop |
| LIR-799 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1 - HMP Default shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP30 and the Withdrawn Reason Code is Tier 1 Remedification.  | DD210 Submission Status   | No   | Hard Stop |
| LIR-800 | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP30 and the Withdrawn Reason Code is Tier 2 Remedification.   | DD210 Submission Status   | No   | Hard Stop |
| LIR-801 | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Modification Effective Date (DD105) is after the month of the modification's End of Life Date.   | DD10 Program Type/Campaign ID<br>DD105 Modification Effective Date<br>DD210 Submission Status   | No   | Hard Stop |
| LIR-802 | LIR-802: Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if there is an associated HAFA Notification or HAFA Setup on the 1MP loan and the HAFA Transaction Closing Date (DD216), if provided, is before the submitted Modification Effective Date (DD105).   | DD10 Program Type/Campaign ID<br>DD105 Modification Effective Date<br>DD210 Submission Status<br>DD216 Transaction Closing Date                 | No   | Hard Stop |





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| ID      | Rule Details   | Associated Attributes   | BKFS | Rule Type |
| LIR-804 | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid Off or Official Withdrawn and there is an associated HAFA Setup on the modification and the Borrower Social Security Number (DD43) and/or the Co-Borrower Social Security Number (DD59) on the Official Correction does not match the Borrower Social Security Number (DD43) and/or the Co-Borrower Social Security Number (DD59) on the associated HAFA Setup. If no Co-Borrower Social Security Number (DD59) is present on the HAFA Setup, the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) on the Official Correction must match the Borrower Social Security Number (DD43) on the HAFA Setup. | DD10 Program Type/Campaign ID<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number<br>DD210 Submission Status   | No   | Hard Stop |
| LIR-805 | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Borrower Execution Date (DD37) is after the modification's End of Life Date.  | DD10 Program Type/Campaign ID<br>DD37 Borrower Execution Date<br>DD210 Submission Status  | No   | Hard Stop |
| LIR-806 | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, or HMP7, and Investor Code (DD9) of (1) Fannie Mae or (2) Freddie Mac shall be rejected if it matches to an existing modification that is Official Disqualified and the Official Disqualified modification is linked to a GSE Standard Modification that is not Cancelled and the submitted GSE Loan Number (DD5) does not match the existing GSE Loan Number (DD5) of the Official Disqualified modification.  | DD5 GSE Loan Number<br>DD9 Investor Code<br>DD10 Program Type/Campaign ID<br>DD210 Submission Status  | No   | Hard Stop |
| LIR-807 | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected when the Official Correction is submitted in the same reporting month the modification became Official Disqualified, Official Withdrawn or Official Paid Off.  | DD10 Program Type/Campaign ID<br>DD210 Submission Status  | No   | Hard Stop |
| LIR-809 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 where the Borrower Social Security Number (DD43) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145) and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the first lien setup file is not allowed.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number<br>DD145 Property City<br>DD151 Property State<br>DD152 Property Street Address | No   | Hard Stop |
| LIR-810 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 where the Co-Borrower Social Security Number (DD59) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145) and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the first lien setup file is not allowed.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number<br>DD145 Property City<br>DD151 Property State<br>DD152 Property Street Address | No   | Hard Stop |
| LIR-811 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 where the Borrower Social Security Number (DD43) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145) and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 that is either Trial Active, Trial Disqualified or Official (any state) within the HAMP system is not allowed.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number<br>DD145 Property City<br>DD151 Property State<br>DD152 Property Street Address | No   | Hard Stop |
| LIR-812 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 where the Co-Borrower Social Security Number (DD59) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145) and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 that is either Trial Active, Trial Disqualified or Official (any state) within the HAMP system is not allowed.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop |
| LIR-813 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 where the Borrower Social Security Number (DD43) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145) and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP30 within the first lien setup file is not allowed.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop |
| LIR-814 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 where the Co-Borrower Social Security Number (DD59) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP30 within the first lien setup file is not allowed.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop |
| LIR-815 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 where the Borrower Social Security Number (DD43) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145) and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP30 that is either Trial Active, Trial Disqualified or Official (any state) within the HAMP system is not allowed.   | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop |
| LIR-816 | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 where the Co-Borrower Social Security Number (DD59) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145) and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP30 that is either Trial Active, Trial Disqualified or Official (any state) within the HAMP system is not allowed.  | DD8 HAMP Servicer Number<br>DD10 Program Type/Campaign ID<br>DD14 Servicer Loan Number<br>DD43 Borrower Social Security Number<br>DD59 Co-Borrower Social Security Number   | No   | Hard Stop |
| LIR-821 | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Last Paid Installment Date After Modification (DD88) is greater than the reported Last Paid Installment Date (DD525) from the latest submission that caused the loan to be Official Disqualified, Official Paid Off or Official Withdrawn.  | DD88 Last Paid Installment Date After Modification<br>DD525 Last Paid Installment Date  | No   | Hard Stop |
| LIR-822 | If either NPV Model Result Amount Post-mod (DD120) or NPV Model Result Amount Pre-mod (DD121) are provided, then both must be provided.  | DD120 NPV Model Result Amount Post-mod<br>DD121 NPV Model Result Amount Pre-mod   | Yes  | Hard Stop |
| LIR-823 | If either Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) or Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) are provided, then both must be provided.  | DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod<br>DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod   | Yes  | Hard Stop |
| LIR-824 | Submission Status (DD210) of (6) Official Correction requires a corresponding Official modification in the HAMP system.  | DD210 Submission Status   | No   | Hard Stop |



|                  |   | Legend: 11/01/2016 - Green   |      |           |
|------------------|---|--|------|-----------|
| ID               | Rule Details  | Associated Attributes  | BKFS | Rule Type |
| LIR-825          | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, or HMP7, and Investor Code (DD9) of (1) Fannie Mae or (2) Freddie Mac shall be rejected if it matches to an existing HAMP modification that is Official Disqualified and the submitted Investor Code (DD9) / GSE Loan Number (DD5) combination matches to a non-Cancelled, stand-alone GSE Standard Modification in the HAMP System. | DD5 GSE Loan Number<br>DD9 Investor Code   | No   | Hard Stop |
| <b>OMR Rules</b> |   |  |      |           |
| OMR-19           | The reported HAMP Servicer Number must match the HAMP Servicer Number in the HAMP system.   | DD8 HAMP Servicer Number<br>DD469 Second Lien HAMP Servicer Number   | Yes  | Hard Stop |
| OMR-20           | Servicer Loan Number is mandatory and must be filled.   | DD14 Servicer Loan Number<br>DD470 Second Lien Servicer Loan Number  | Yes  | Hard Stop |
| OMR-28           | Loan Unpaid Principal Balance is mandatory and must be filled and must be greater than or equal to 0.   | DD294 Loan Unpaid Principal Balance Amount   | Yes  | Hard Stop |
| OMR-29           | Last Paid Installment Date is mandatory and must be in a valid date format.   | DD525 Last Paid Installment Date   | Yes  | Hard Stop |
| OMR-30           | Principal Payment is mandatory and must be filled.  | DD137 Principal Payment  | Yes  | Hard Stop |
| OMR-31           | Interest Payment is mandatory and must be filled.   | DD82 Interest Payment  | Yes  | Hard Stop |
| OMR-33           | Step Payment Effective Date must be in valid date format.   | DD208 Step Payment Effective Date  | Yes  | Hard Stop |
| OMR-34           | Step Principal and Interest Payment must be greater than or equal to 0.   | DD207 Step Principal and Interest Payment  | Yes  | Hard Stop |
| OMR-36           | Action Code Date must be filled and in a valid date format when Action Code is populated.   | DD20 Action Code<br>DD21 Action Code Date  | Yes  | Hard Stop |
| OMR-96           | The Servicer Loan Number and the HAMP Servicer Number for which a payment is being reported must match to an existing Trial Record within IR2.  | DD14 Servicer Loan Number<br>DD469 Second Lien HAMP Servicer Number<br>DD470 Second Lien Servicer Loan Number<br>DD493 OMR Processing Date | No   | Hard Stop |
| OMR-98           | The HAMP Servicer Number is mandatory and must be filled.   | DD8 HAMP Servicer Number<br>DD469 Second Lien HAMP Servicer Number   | Yes  | Hard Stop |
| OMR-112          | A step attribute is populated but at least one of the remaining step attributes is not provided or is of an invalid format.   | DD208 Step Payment Effective Date  | Yes  | Hard Stop |
| OMR-113          | If Action Code Date is populated, Action Code is mandatory and must be filled.  | DD20 Action Code<br>DD21 Action Code Date  | Yes  | Hard Stop |
| OMR-119          | The Loan for which the payment is being submitted in the official monthly reporting file cannot be inactive or in Trial Mode.   | DD8 HAMP Servicer Number<br>DD14 Servicer Loan Number<br>DD469 Second Lien HAMP Servicer Number<br>DD470 Second Lien Servicer Loan Number  | No   | Hard Stop |
| OMR-121          | The reported Unpaid Principal Balance must be less than or equal to the Unpaid Principal Balance submitted at official modification setup.  | DD294 Loan Unpaid Principal Balance Amount   | No   | Hard Stop |
| OMR-122          | If Action Code (DD20) is (60) Payoff, Loan Unpaid Principal Balance Amount (DD294) must be \$0.   | DD20 Action Code<br>DD294 Loan Unpaid Principal Balance Amount   | Yes  | Hard Stop |
| OMR-123          | The Action Code Date being reported must be a date less than or equal to today's date.  | DD21 Action Code Date  | Yes  | Hard Stop |
| OMR-124          | The action code date must be greater than or equal to the LPI date being reported.  | DD21 Action Code Date<br>DD525 Last Paid Installment Date  | Yes  | Hard Stop |
| OMR-125          | The reported LPI Date must be greater than or equal to the LPI Date after Modification.   | DD525 Last Paid Installment Date   | No   | Hard Stop |
| OMR-126          | The reported LPI must be less than or equal to the loan Maturity Date After Modification.   | DD98 Maturity Date After Modification<br>DD525 Last Paid Installment Date  | No   | Hard Stop |
| OMR-132          | The reported Note Rate must match the internally calculated values in the HAMP system at time of official loan modification or at step rate change.   | DD206 Step Note Rate   | No   | Warning   |
| OMR-133          | If Action Code (DD20) is not (60) Payoff or not provided, Loan Unpaid Principal Balance Amount (DD294) must be greater than \$0.  | DD20 Action Code<br>DD294 Loan Unpaid Principal Balance Amount   | Yes  | Hard Stop |
| OMR-134          | Action Code Date (DD21), if provided, must be on or after 3/4/2009.   | DD21 Action Code Date  | No   | Hard Stop |
| OMR-135          | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Action Code Date (DD21) must be on or before 1/15/2032.  | DD21 Action Code Date  | No   | Hard Stop |
| OMR-136          | Step Payment Effective Date (DD208), if provided, must be on or after 3/4/2009.   | DD208 Step Payment Effective Date  | Yes  | Hard Stop |
| OMR-137          | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Step Payment Effective Date (DD208) must be on or before 01/15/2032.   | DD208 Step Payment Effective Date  | No   | Hard Stop |
| OMR-138          | Last Paid Installment Date (DD525) must be on or after 3/4/2009.  | DD525 Last Paid Installment Date   | Yes  | Hard Stop |
| OMR-139          | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Last Paid Installment Date (DD525) must be on or before 1/15/2032.   | DD525 Last Paid Installment Date   | No   | Hard Stop |
| OMR-140          | Last Paid Installment Date must be the 1st of a month.  | DD525 Last Paid Installment Date   | Yes  | Hard Stop |
| OMR-141          | Step Payment Change Effective Date must be the 1st of a month.  | DD208 Step Payment Effective Date  | Yes  | Hard Stop |
| OMR-145          | An Official Monthly Report is not allowed by the former servicer once the loan is transferred to the new servicer.  | DD210 Submission Status  | No   | Hard Stop |
| OMR-146          | An OMR received after a HAFA Loan Setup cannot be accepted.   | DD210 Submission Status<br>DD470 Second Lien Servicer Loan Number  | No   | Hard Stop |
| OMR-147          | The OMR was received after the current cycle close. Please resubmit for processing next reporting cycle.  | DD210 Submission Status<br>DD470 Second Lien Servicer Loan Number  | No   | Hard Stop |
| OMR-148          | Action Code Date (DD21), if provided, must be on or after the corresponding loan's Modification Effective Date (DD105).   | DD21 Action Code Date  | No   | Hard Stop |
| OMR-162          | Action Code Date (DD21), if it exists, - Last Paid Installment Date (DD525) must be less than or equal to 3 months. Calculate using the format mm-yyyy for both dates.  | DD21 Action Code Date<br>DD525 Last Paid Installment Date  | Yes  | Hard Stop |
| OMR-165          | When a HAFA Notification exists the Pay-off Action Code Date (DD21), if provided, must be on or after the Borrower Execution Date (DD37) reported on the HAFA Notification and on or before the Agreement Expiration Date (DD22) reported on the HAFA Notification.   | DD21 Action Code Date<br>DD22 Agreement Expiration Date<br>DD37 Borrower Execution Date  | No   | Hard Stop |
| OMR-183          | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification, (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date, (65) Tier 2 Remodification, (66) Streamline HAMP Remodification or (67) Tier 1 Remodification, if provided.   | DD20 Action Code   | Yes  | Hard Stop |
| OMR-185          | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date is provided, Action Code Date (DD21) must be on or after the 6th Anniversary of 1st Trial Payment Due Date of the existing record.  | DD20 Action Code<br>DD21 Action Code Date  | No   | Hard Stop |
| OMR-188          | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date is provided, the corresponding loan must have an Investor Code (DD9) of (1) Fannie Mae or (2) Freddie Mac.  | DD9 Investor Code<br>DD20 Action Code  | No   | Hard Stop |
| OMR-189          | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date is provided, the corresponding loan must not have a Repurchase Type Code (DD1003) of (1) Repurchased when a Trial or (2) Repurchased within 6 years of 1st Trial Payment Due Date.  | DD20 Action Code<br>DD1003 Repurchase Type Code  | No   | Hard Stop |
| OMR-190          | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default or HMP7 - Current.   | DD10 Program Type/Campaign ID<br>DD20 Action Code  | No   | Hard Stop |
| OMR-192          | If an Action Code (DD20) of (65) Tier 2 Remodification, (66) Streamline HAMP Remodification or (67) Tier 1 Remodification is provided, the corresponding loan must have an Investor Code (DD9) of (3) Private or (4) Portfolio.   | DD9 Investor Code<br>DD20 Action Code  | No   | Hard Stop |



|         |  | Legend: 11/01/2016 - Green   |      |           |
|---------|--|--|------|-----------|
| ID      | Rule Details   | Associated Attributes  | BKFS | Rule Type |
| OMR-193 | If an Action Code (DD20) of (65) Tier 2 Remodification is provided on a Tier 1 OMR, there must not be an ADR record in the system with Additional Data Reporting Type Code (DD967) of (3) HAMP NANA, Modification Evaluation Date (DD970) on or after 6/1/2012 and a Trial Not Approved/Not Accepted Reason Code (DD218) other than (18) - Submission Error Correction (incorrect transaction type) where the 1st Trial Payment Due Date (DD17) on the Tier 1 modification is before the Modification Evaluation Date (DD970) of the ADR record. | DD17 1st Trial Payment Due Date<br>DD20 Action Code<br>DD970 Modification Evaluation Date<br>DD218 Trial Not Approved/Not Accepted Reason Code                                     | No   | Hard Stop |
| OMR-196 | If an Action Code (DD20) of (63) Proprietary Remodification or (65) Tier 2 Remodification is provided, Investor Code (DD9) of the corresponding loan is (3) Private or (4) Portfolio and Action Code Date (DD21) is prior to 1/1/2015, Action Code Date (DD21) must be after the date the loan completed its initial modification term.  | DD20 Action Code<br>DD21 Action Code Date  | No   | Hard Stop |
| OMR-197 | If one of the following attributes are provided, all must be provided: Recast Reporting Type Code (DD1090) of (1) Recast, Recast Effective Date (DD1091), Monthly Principal and Interest Without Recast (DD1089) and Monthly Principal and Interest With Recast (DD1093).  | DD1089 Monthly Principal and Interest Without Recast<br>DD1090 Recast Reporting Type Code<br>DD1091 Recast Effective Date<br><br>DD1093 Monthly Principal and Interest With Recast | Yes  | Hard Stop |
| OMR-200 | If Recast Effective Date (DD1091) is provided it must be after the sixth anniversary of the 1st Trial Payment Due Date (DD17) of the corresponding loan.   | DD17 1st Trial Payment Due Date<br>DD1091 Recast Effective Date  | No   | Hard Stop |
| OMR-201 | If a Recast Reporting Type Code (DD1090) is provided, it must be either (1) Recast or (2) Recast Reported in Error.  | DD1090 Recast Reporting Type Code  | Yes  | Hard Stop |
| OMR-202 | If a Recast Reporting Type Code (DD1090) of (1) Recast is provided, Program Type/Campaign ID (DD10) of the corresponding loan must be HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30.  | DD1090 Recast Reporting Type Code  | No   | Hard Stop |
| OMR-203 | If Recast Effective Date (DD1091) is provided, it must be in a valid date format.  | DD1091 Recast Effective Date   | Yes  | Hard Stop |
| OMR-204 | If Recast Effective Date (DD1091) is provided, it must be on or before the OMR submission date.  | DD1091 Recast Effective Date   | Yes  | Hard Stop |
| OMR-205 | Recast Effective Date (DD1091) must be before Action Code Date (DD21), if both are provided.   | DD21 Action Code Date<br>DD1091 Recast Effective Date  | Yes  | Hard Stop |
| OMR-206 | If a Recast Reporting Type Code (DD1090) of (2) Recast Reported in Error is provided, the corresponding loan must have a Recast Status Type Code (DD1092) of (1) Recast.   | DD1090 Recast Reporting Type Code<br>DD1092 Recast Status Type Code  | No   | Hard Stop |
| OMR-209 | If a Recast Reporting Type Code (DD1090) of (2) Recast Reported in Error is provided, Recast Effective Date (DD1091), Monthly Principal and Interest Without Recast (DD1089), and Monthly Principal and Interest with Recast (DD1093) must be null.  | DD1089 Monthly Principal and Interest Without Recast<br>DD1090 Recast Reporting Type Code<br>DD1091 Recast Effective Date<br>DD1093 Monthly Principal and Interest With Recast     | Yes  | Hard Stop |
| OMR-211 | If Investor Code (DD9) on the corresponding loan is (3) Private or (4) Portfolio, Action Code Date (DD21) must be on or before 1/15/2032.  | DD21 Action Code Date  | No   | Hard Stop |
| OMR-212 | If Investor Code (DD9) on the corresponding loan is (3) Private or (4) Portfolio, Step Payment Effective Date (DD208) must be on or before 1/15/2032.  | DD208 Step Payment Effective Date  | No   | Hard Stop |
| OMR-213 | If Investor Code (DD9) on the corresponding loan is (3) Private or (4) Portfolio, Last Paid Installment Date (DD525) must be on or before 1/15/2032.   | DD525 Last Paid Installment Date   | No   | Hard Stop |
| OMR-217 | Monthly Principal and Interest With Recast (DD1093) must be less than or equal to Monthly Principal and Interest Without Recast (DD1089), if both are provided.  | DD1089 Monthly Principal and Interest Without Recast<br>DD1093 Monthly Principal and Interest With Recast  | Yes  | Hard Stop |
| OMR-218 | If a Dodd-Frank Certification Received Type Code (DD1095) is provided, it must be either (1) Dodd-Frank Certification Received or (2) Dodd-Frank Certification Reported in Error.  | DD1095 Dodd-Frank Certification Received Type Code   | Yes  | Hard Stop |
| OMR-219 | Dodd-Frank Certification Received Type Code (DD1095) must be blank if the associated modification has an Investor Code (DD9) other than (1) Fannie Mae or (2) Freddie Mac.   | DD9 Investor Code<br>DD1095 Dodd-Frank Certification Received Type Code  | No   | Hard Stop |
| OMR-220 | If a Dodd-Frank Certification Received Type Code (DD1095) of (2) Dodd-Frank Certification Reported in Error is provided, the corresponding loan must have a Dodd-Frank Certification Received Status Code (DD1096) of (1) Dodd-Frank Certification Received.   | DD1095 Dodd-Frank Certification Received Type Code<br>DD1096 Dodd-Frank Certification Received Status Code   | No   | Hard Stop |
| OMR-221 | If Recast Reporting Type Code (DD1090) is not provided, then all the following attributes must also not be provided: Recast Effective Date (DD1091), Monthly Principal and Interest Without Recast (DD1089) and Monthly Principal and Interest With Recast (DD1093).   | DD1089 Monthly Principal and Interest Without Recast<br>DD1090 Recast Reporting Type Code<br>DD1091 Recast Effective Date<br><br>DD1093 Monthly Principal and Interest With Recast | Yes  | Hard Stop |
| OMR-223 | An Official Monthly Report is not allowed on a loan that is part of an active servicing transfer deal where the SVT Deal State Code (DD1056) is not (12) Transferred, (13) SVT Transfer Error or (10) Cancelled and the SVT Loan State Code (DD1057) is (1) Passed, (2) Flagged or (4) SVT Rejected and the SVT Transfer Reason Code (DD1037) is (7) Internal SVT A or (8) Internal SVT B.   | DD1037 SVT Transfer Reason Code<br>DD1056 SVT Deal State Code<br>DD1057 SVT Loan State Code  | No   | Hard Stop |
| OMR-224 | If a Dodd-Frank Certification Signature Date (DD1117) is provided, it must be in a valid date format.  | DD1117 Dodd-Frank Certification Signature Date   | Yes  | Hard Stop |
| OMR-225 | If a Dodd-Frank Certification Signature Date (DD1117) is provided, it must be on or after 4/1/2009.  | DD1117 Dodd-Frank Certification Signature Date   | No   | Hard Stop |
| OMR-227 | If a Dodd-Frank Certification Signature Date (DD1117) is provided, it must be on or before the OMR submission date.  | DD1117 Dodd-Frank Certification Signature Date   | Yes  | Hard Stop |
| OMR-228 | If a Dodd-Frank Certification Signature Date (DD1117) is provided, the corresponding loan must have an Investor Code (DD9) of Fannie Mae (1) or Freddie Mac (2).   | DD9 Investor Code<br>DD1117 Dodd-Frank Certification Signature Date  | No   | Hard Stop |
| OMR-229 | If a Dodd-Frank Certification Received Type Code (DD1095) of Dodd-Frank Certification Reported in Error (2) is provided, the Dodd-Frank Certification Signature Date (DD1117) must be blank.   | DD1095 Dodd-Frank Certification Received Type Code<br>DD1117 Dodd-Frank Certification Signature Date   | Yes  | Hard Stop |
| OMR-230 | If a Dodd-Frank Certification Received Type Code (DD1095) of Dodd-Frank Certification Received (1) is provided, the Dodd-Frank Certification Signature Date (DD1117) must also be provided.  | DD1095 Dodd-Frank Certification Received Type Code<br>DD1117 Dodd-Frank Certification Signature Date   | Yes  | Hard Stop |
| OMR-231 | If a Dodd-Frank Certification Signature Date (DD1117) is provided, a Dodd-Frank Certification Received Type Code (DD1095) of Dodd-Frank Certification Received (1) must also be provided.  | DD1095 Dodd-Frank Certification Received Type Code<br>DD1117 Dodd-Frank Certification Signature Date   | Yes  | Hard Stop |
| OMR-232 | If an Action Code (DD20) of (66) Streamline HAMP Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7.   | DD10 Program Type/Campaign ID<br>DD20 Action Code  | No   | Hard Stop |
| OMR-233 | If an Action Code (DD20) of (67) Tier 1 Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP30.   | DD10 Program Type/Campaign ID<br>DD20 Action Code  | No   | Hard Stop |
| OMR-234 | If an Action Code (DD20) of (66) Streamline HAMP Remodification or (67) Tier 1 Remodification is provided, the Action Code Date (DD21) must be on or after 09/01/2015.   | DD20 Action Code<br>DD21 Action Code Date  | Yes  | Hard Stop |
| OMR-236 | If an Action Code (DD20) of (65) Tier 2 Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default, HMP7 - Current or HMP30 - Streamline HAMP.  | DD10 Program Type/Campaign ID<br>DD20 Action Code  | No   | Hard Stop |
| OMR-240 | If an Action Code (DD20) of (67) Tier 1 Remodification is provided on a Streamline OMR, there must not be an ADR record in the system with Additional Data Reporting Type Code (DD967) of (3) HAMP NANA, Modification Evaluation Date (DD970) before 6/1/2012 and Reason Code other than (18) - Submission Error Correction (Incorrect transaction type).  | DD20 Action Code   | No   | Hard Stop |
| OMR-241 | If an Action Code (DD20) of (65) Tier 2 Remodification is provided on a Streamline OMR, there must not be an ADR record in the system with Additional Data Reporting Type Code (DD967) of (3) HAMP NANA, Modification Evaluation Date (DD970) on or after 6/1/2012 and Reason Code other than (18) - Submission Error Correction (Incorrect transaction type).   | DD20 Action Code   | No   | Hard Stop |
| OMR-242 | If a Dodd-Frank Certification Signature Date (DD1117) is provided, it must be on or before the later of the sixth year anniversary of the 1st Trial Payment Due Date (DD17) or January 1, 2016.  | DD1117 Dodd-Frank Certification Signature Date   | No   | Hard Stop |



### 1st Lien Data Dictionary Changes - Revisions Effective Starting 11/01/2016

| Publication Date | Tab                  | Ref ID  | Name of Data Point                | Field            | Old Value  | New Value  |
|------------------|----------------------|---------|-----------------------------------|------------------|--|--|
| 7/28/2016        | HAMP Data Dictionary | DD99    | Maturity Date Before Modification | Allowable Values | Min: 03-04-2009<br>Max: 12-31-2059   | Max: 12-31-2059  |
| 7/28/2016        | HAMP Data Rules      | LIR-332 | Rule Details                      |                  | For all Trial and Official Modified loans, Maturity Date Before Modification (DD99) should be greater than 03/04/2009.   | Maturity Date Before Modification (DD99) must be after Date of Original Note (DD62).   |
| 7/28/2016        | HAMP Data Rules      | OMR-193 | Rule Details                      |                  | If an Action Code (DD20) of (65) Tier 2 Remodification is provided on a Tier 1 OMR, there must not be an ADR record in the system with Additional Data Reporting Type Code (DD967) of (3) HAMP NANA, Modification Evaluation Date (DD970) on or after 6/1/2012 and Reason Code other than (18) - Submission Error Correction (Incorrect transaction type). | If an Action Code (DD20) of (65) Tier 2 Remodification is provided on a Tier 1 OMR, there must not be an ADR record in the system with Additional Data Reporting Type Code (DD967) of (3) HAMP NANA, Modification Evaluation Date (DD970) on or after 6/1/2012 and a Trial Not Approved/Not Accepted Reason Code (DD218) other than (18) - Submission Error Correction (Incorrect transaction type) where the 1st Trial Payment Due Date (DD17) on the Tier 1 modification is before the Modification Evaluation Date (DD970) of the ADR record. |

### 1st Lien Data Dictionary Changes - Revisions Effective Starting 08/01/2016

| Publication Date | Tab             | Ref ID  | Name of Data Point | Field | Old Value   | New Value   |
|------------------|-----------------|---------|--------------------|-------|---|---|
| 6/30/2016        | HAMP Data Rules | LIR-78  | Rule Details       |       | NPV Model Result Amount Post-mod (DD120) is mandatory if Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Principal Reduction Alternative (PRA) Code (DD592) is (1) No PRA - standard waterfall.   | NPV Model Result Amount Post-mod (DD120) is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Principal Reduction Alternative (PRA) Code (DD592) is (1) No PRA - standard waterfall.  |
| 6/30/2016        | HAMP Data Rules | LIR-216 | Rule Details       |       | Submission Status (DD210) of (6) Official Correction requires a corresponding existing Official loan in the HAMP system.  | Submission Status (DD210) of (6) Official Correction requires a corresponding existing Official modification of the same tier, based on Program Type/Campaign ID (DD10), in the HAMP system.  |
| 6/30/2016        | HAMP Data Rules | LIR-801 | Rule Details       |       | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Modification Effective Date (DD105) is on or after the month of the modification's End of Life Date. | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Modification Effective Date (DD105) is after the month of the modification's End of Life Date. |
| 6/30/2016        | HAMP Data Rules | LIR-802 | Rule Details       |       | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if there is an associated HAFA Notification or HAFA Setup on the modification and the HAFA Transaction Closing Date (DD216), if provided, is before the submitted Modification Effective Date (DD105).                                    | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if there is an associated HAFA Notification or HAFA Setup on the 1MP loan and the HAFA Transaction Closing Date (DD216), if provided, is before the submitted Modification Effective Date (DD105).                                  |
| 6/30/2016        | HAMP Data Rules | LIR-805 | Rule Details       |       | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Borrower Execution Date (DD37) is on or after the modification's End of Life Date.                   | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Borrower Execution Date (DD37) is after the modification's End of Life Date.                   |
| 6/30/2016        | HAMP Data Rules | LIR-824 | All- new edit      |       |   | Submission Status (DD210) of (6) Official Correction requires a corresponding Official modification in the HAMP system.   |

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| 6/30/2016 | HAMP Data Rules      | LIR-825 | All- new edit                    |  |   | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, or HMP7, and Investor Code (DD9) of (1) Fannie Mae or (2) Freddie Mac shall be rejected if it matches to an existing HAMP modification that is Official Disqualified and the submitted Investor Code (DD9) / GSE Loan Number (DD5) combination matches to a non-Cancelled, stand-alone GSE Standard Modification in the HAMP System.                                  |
| 4/28/2016 | HAMP Data Dictionary | DD120   | NPV Model Result Amount Post-mod | Condition under which data is required | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27   | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27 and Principal Reduction Alternative (PRA) Code is (1) No PRA - standard waterfall  |
| 4/28/2016 | HAMP Data Dictionary | DD121   | NPV Model Result Amount Pre-mod  | Condition under which data is required | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27   | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27 and Principal Reduction Alternative (PRA) Code is (1) No PRA - standard waterfall.   |
| 4/28/2016 | HAMP Data Rules      | LIR-218 | Rule Details                     |  | Submission Status (DD210) of (6) Official Correction or (7) Official Cancel requires a corresponding loan in Official Mode, Active Payment Status in the HAMP system.   | Submission Status (DD210) of (7) Official Cancel requires a corresponding loan in Official Mode, Active Payment Status in the HAMP system.   |
| 4/28/2016 | HAMP Data Rules      | LIR-427 | Rule Details                     |  | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing Trial Active, Official Active, Official Paid Off or Official Withdrawn with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7. | Submission Status (DD210) of (1) Trial, (3) Official or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing Trial Active, Official Active, Official Paid Off or Official Withdrawn with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7. |
| 4/28/2016 | HAMP Data Rules      | LIR-429 | Rule Details                     |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an existing loan in Trial Active, Trial Disqualified, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9, HMP12, HMP21, HMP22 or HMP27.  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an existing loan in Trial Active, Trial Disqualified, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9, HMP12, HMP21, HMP22 or HMP27.  |
| 4/28/2016 | HAMP Data Rules      | LIR-430 | Rule Details                     |  | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to a loan in Trial Active, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9 or HMP12.  | Submission Status (DD210) of (1) Trial, (3) Official or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to a loan in Trial Active, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9 or HMP12.  |
| 4/28/2016 | HAMP Data Rules      | LIR-440 | Rule Details                     |  | PRA NPV Model Result Amount Post-mod (DD570) must not equal NPV Model Result Amount Post-mod (DD120), if provided.  | PRA NPV Model Result Amount Post-mod (DD570) must not equal NPV Model Result Amount Post-mod (DD120), if both are provided.  |
| 4/28/2016 | HAMP Data Rules      | LIR-444 | Rule Details                     |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination matches to a Additional Data Reporting record with a Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) of (11) Loan Paid Off shall not be accepted.   | Submission Status (DD210) of (1) Trial or (3) Official where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination matches to an Additional Data Reporting record with a Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) of (11) Loan Paid Off shall not be accepted.  |
| 4/28/2016 | HAMP Data Rules      | LIR-445 | Rule Details                     |  | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 will not be allowed if there was a matching Official modification in the HAMP system with Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 that was cancelled in the same month as the current submission.  | Submission Status (DD210) of (3) Official where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 will not be allowed if there was a matching Official modification in the HAMP system with Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 that was cancelled in the same month as the current submission.  |

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| 4/28/2016 | HAMP Data Rules | LIR-446 | Rule Details  |  | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 or HMP30 that was cancelled in the same month as the current submission.  | Submission Status (DD210) of (3) Official where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 or HMP30 that was cancelled in the same month as the current submission.  |
| 4/28/2016 | HAMP Data Rules | LIR-513 | Rule Details  |  | PRA NPV Model Result Amount Pre-mod (DD571) must be equal to NPV Model Result Amount Pre-mod (DD121), if provided.   | PRA NPV Model Result Amount Pre-mod (DD571) must be equal to NPV Model Result Amount Pre-mod (DD121), if both are provided.   |
| 4/28/2016 | HAMP Data Rules | LIR-66  | Rule Details  |  | NPV Model Result Amount Pre-mod (DD121) is mandatory, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   | NPV Model Result Amount Pre-mod (DD121) is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Principal Reduction Alternative (PRA) Code (DD592) is (1) No PRA - standard waterfall.   |
| 4/28/2016 | HAMP Data Rules | LIR-767 | Rule Details  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an existing loan in a Trial Active, Official Active, Official Paid Off or Official Withdrawn state with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27. | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an existing loan in a Trial Active, Official Active, Official Paid Off or Official Withdrawn state with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27. |
| 4/28/2016 | HAMP Data Rules | LIR-769 | Rule Details  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing loan in a Trial Active, Official Active, Official Paid Off or Official Withdrawn with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30. | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing loan in a Trial Active, Official Active, Official Paid Off or Official Withdrawn with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30. |
| 4/28/2016 | HAMP Data Rules | LIR-777 | Rule Details  |  | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP30 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 that was cancelled in the same month as the current submission.  | Submission Status (DD210) of (3) Official where Program Type/Campaign ID (DD10) is HMP30 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 that was cancelled in the same month as the current submission.  |
| 4/28/2016 | HAMP Data Rules | LIR-78  | Rule Details  |  | NPV Model Result Amount Post-mod (DD120) is mandatory, if Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   | NPV Model Result Amount Post-mod (DD120) is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Principal Reduction Alternative (PRA) Code (DD592) is (1) No PRA - standard waterfall.  |
| 4/28/2016 | HAMP Data Rules | LIR-801 | All- new edit |  |  | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Modification Effective Date (DD105) is on or after the month of the modifications End of Life Date.  |
| 4/28/2016 | HAMP Data Rules | LIR-802 | All- new edit |  |  | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if there is an associated HAFA Notification or HAFA Setup on the modification and the HAFA Transaction Closing Date (DD216), if provided, is before the submitted Modification Effective Date (DD105).  |

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| 4/28/2016 | HAMP Data Rules | LIR-804 | All- new edit |  |  | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid Off or Official Withdrawn and there is an associated HAFA Setup on the modification and the Borrower Social Security Number (DD43) and/or the Co-Borrower Social Security Number (DD59) on the Official Correction does not match the Borrower Social Security Number (DD43) and/or the Co-Borrower Social Security Number (DD59) on the associated HAFA Setup. If no Co-Borrower Social Security Number (DD59) is present on the HAFA Setup, the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) on the Official Correction must match the Borrower Social Security Number (DD43) on the HAFA Setup. |
| 4/28/2016 | HAMP Data Rules | LIR-805 | All- new edit |  |  | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Borrower Execution Date (DD37) is on or after the modification's End of Life Date.  |
| 4/28/2016 | HAMP Data Rules | LIR-806 | All- new edit |  |  | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, or HMP7, and Investor Code (DD9) of (1) Fannie Mae or (2) Freddie Mac shall be rejected if it matches to an existing modification that is Official Disqualified and the Official Disqualified modification is linked to a GSE Standard Modification that is not Cancelled and the submitted GSE Loan Number (DD5) does not match the existing GSE Loan Number (DD5) of the Official Disqualified modification.  |
| 4/28/2016 | HAMP Data Rules | LIR-807 | All- new edit |  |  | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected when the Official Correction is submitted in the same reporting month the modification became Official Disqualified, Official Withdrawn or Official Paid Off.  |
| 4/28/2016 | HAMP Data Rules | LIR-809 | All- new edit |  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 where the Borrower Social Security Number (DD43) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the first lien setup file is not allowed.  |
| 4/28/2016 | HAMP Data Rules | LIR-810 | All- new edit |  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 where the Co-Borrower Social Security Number (DD59) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the first lien setup file is not allowed.   |

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| 4/28/2016 | HAMP Data Rules | LIR-811 | All- new edit |  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 where the Borrower Social Security Number (DD43) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 that is either Trial Active, Trial Disqualified or Official (any state) within the HAMP system is not allowed.    |
| 4/28/2016 | HAMP Data Rules | LIR-812 | All- new edit |  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 where the Co-Borrower Social Security Number (DD59) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 that is either Trial Active, Trial Disqualified or Official (any state) within the HAMP system is not allowed. |
| 4/28/2016 | HAMP Data Rules | LIR-813 | All- new edit |  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 where the Borrower Social Security Number (DD43) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP30 within the first lien setup file is not allowed.  |
| 4/28/2016 | HAMP Data Rules | LIR-814 | All- new edit |  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 where the Co-Borrower Social Security Number (DD59) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP30 within the first lien setup file is not allowed.   |
| 4/28/2016 | HAMP Data Rules | LIR-815 | All- new edit |  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 where the Borrower Social Security Number (DD43) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP30 that is either Trial Active, Trial Disqualified or Official (any state) within the HAMP system is not allowed.                                    |

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| 4/28/2016 | HAMP Data Rules | LIR-816 | All- new edit |  |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 where the Co-Borrower Social Security Number (DD59) matches the Borrower Social Security Number (DD43) or the Co-Borrower Social Security Number (DD59) with the same Property Street Address (DD152), Property City (DD145), and Property State (DD151) of another modification record with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination with a Program Type/Campaign ID (DD10) of HMP30 that is either Trial Active, Trial Disqualified or Official (any state) within the HAMP system is not allowed. |
| 4/28/2016 | HAMP Data Rules | LIR-821 | All- new edit |  |  | Submission Status (DD210) of (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an existing modification that is Official Disqualified, Official Paid-Off or Official Withdrawn where the submitted Last Paid Installment Date After Modification (DD88) is greater than the reported Last Paid Installment Date (DD525) from the latest submission that caused the loan to be Official Disqualified, Official Paid Off or Official Withdrawn.  |
| 4/28/2016 | HAMP Data Rules | LIR-822 | All- new edit |  |  | If either NPV Model Result Amount Post-mod (DD120) or NPV Model Result Amount Pre-mod (DD121) are provided, then both must be provided.  |
| 4/28/2016 | HAMP Data Rules | LIR-823 | All- new edit |  |  | If either Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) or Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) are provided, then both must be provided.  |

### 1st Lien Data Dictionary Changes - Revisions Effective Starting 04/01/2016

| Publication Date | Tab                  | Ref ID  | Name of Data Point                    | Field              | Old Value   | New Value  |
|------------------|----------------------|---------|---------------------------------------|--------------------|---|--|
| 2/25/2016        | HAMP Data Dictionary | DD109   | Monthly Debt Payments excluding PITIA | Definition         | Total amount of monthly debt payments excluding Principal, Interest, Taxes, Insurance and Association Dues (PITIA).   | Total amount of monthly debt payments excluding Principal, Interest, Taxes, Insurance and Association Dues (PITIA). Value must not be provided on Streamline HAMP. |
| 1/21/2016        | HAMP Data Rules      | LIR-437 |                                       | All - Rule Removed | Principal Write-down (Forgiveness) (DD139) must be equal to the Principal Reduction Alternative Amount (DD591) if Principal Reduction Alternative (PRA) Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness and Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30. | (removed)  |

|           |                 |         |  |                |  |   |
|-----------|-----------------|---------|--|----------------|--|---|
| 1/21/2016 | HAMP Data Rules | LIR-733 |  | Rule Detail    | If Submission Status (DD210) is (1) Trial and the Investor Code (DD9) is (3) Private or (4) Portfolio and the Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 and the HAMP Servicer Number (DD8) is a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 3 (AAA) or null, then the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination of the submitted loan on the Trial record must exist as the Transferee HAMP Servicer Number and Transferee Servicer Loan Number in the last successfully processed servicing transfer deal where the SVT Investor Code Category (DD1058) is 2 (Non-GSE) and the SVT AAA Received Type Code (DD1064) equals 4 (AAA Approved). The last successfully processed deal shall be selected from all SVT deals where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination exists as either the transferee or transferor and the SVT Deal State Code (DD1056) of the deal is 12 (Transferred) and the SVT Loan State Code (DD1057) of the loan is 6 (Transferred) or 7 (Transferred with Action). | If Submission Status (DD210) is (1) Trial, (3) Official or (6) Official Correction and the Investor Code (DD9) is (3) Private or (4) Portfolio and the Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 and the HAMP Servicer Number (DD8) is a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 3 (AAA) or null, then the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination of the submitted loan on the Trial record must exist as the Transferee HAMP Servicer Number and Transferee Servicer Loan Number in the last successfully processed servicing transfer deal where the SVT Investor Code Category (DD1058) is 2 (Non-GSE) and the SVT AAA Received Type Code (DD1064) equals 4 (AAA Approved). The last successfully processed deal shall be selected from all SVT deals where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination exists as either the transferee or transferor and the SVT Deal State Code (DD1056) of the deal is 12 (Transferred) and the SVT Loan State Code (DD1057) of the loan is 6 (Transferred) or 7 (Transferred with Action). |
| 1/21/2016 | HAMP Data Rules | LIR-797 |  | All - new edit |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and the Withdrawn Reason Code is Streamline HAMP Remodification.  |
| 1/21/2016 | HAMP Data Rules | LIR-798 |  | All - new edit |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and the Withdrawn Reason Code is Tier 2 Remodification.   |
| 1/21/2016 | HAMP Data Rules | LIR-799 |  | All - new edit |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1 - HMP Default shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP30 and Withdrawn Reason Code is Tier 1 Remodification.  |
| 1/21/2016 | HAMP Data Rules | LIR-800 |  | All - new edit |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP30 and the Withdrawn Reason Code is Tier 2 Remodification.   |

|            |                      |         |                                |  |  |  |
|------------|----------------------|---------|--------------------------------|--|--|--|
| 12/17/2015 | HAMP Data Rules      | LIR-712 |                                | Rule Detail                            | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 that was withdrawn in the same month as the current submission.  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 that was withdrawn in the same month as the current submission.   |
| 12/17/2015 | HAMP Data Rules      | LIR-788 |                                | All - Rule Removed                     | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 Modification Effective Date (DD105) must be on or after 3/4/2009.   | (removed)  |
| 12/17/2015 | HAMP Data Rules      | LIR-795 |                                | All - new edit                         |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to a modification with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 that is Official Disqualified and the Last Paid Installment Date Before Modification (DD89) on the submitted loan is less than the Last Paid Installment Date (DD525) reported on the OMR of the Disqualified loan.  |
| 12/17/2015 | HAMP Data Rules      | LIR-796 |                                | All - new edit                         |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to a modification with a Program Type/Campaign ID (DD10) HMP30 that is Official Disqualified and the Last Paid Installment Date Before Modification (DD89) on the submitted loan is less than the Last Paid Installment Date (DD525) reported on the OMR of the Disqualified loan.   |
| 10/29/2015 | HAMP Data Dictionary | DD20    | Action Code                    | Allowable Values                       | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification<br>64. GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date<br>65. Tier 2 Remodification  | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification<br>64. GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date<br>65. Tier 2 Remodification<br>66. Streamline HAMP Remodification<br>67. Tier 1 Remodification   |
| 10/29/2015 | HAMP Data Dictionary | DD31    | Back Ratio After Modification  | Definition                             | The borrower's total debt-to-income ratio after modification. This is the borrower's total monthly expenses, including PITIA and other debt expenses, divided by their total monthly income. This includes Private Mortgage Insurance payments. Report to the 2nd decimal place (e.g. 50.25).  | The borrower's total debt-to-income ratio after modification. This is the borrower's total monthly expenses, including PITIA and other debt expenses, divided by their total monthly income. This includes Private Mortgage Insurance payments. Report to the 2nd decimal place (e.g. 50.25).<br>Value must not be provided on Streamline HAMP.  |
|            |                      |         |                                | Condition Under Which Data is Required |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27  |
|            |                      |         |                                | Loan Set-Up / Official Modification    | M  | C  |
|            |                      |         |                                | Loan Set-Up Correction (Official)      | M  | C  |
| 10/29/2015 | HAMP Data Dictionary | DD32    | Back Ratio Before Modification | Definition                             | The borrower's total debt-to-income ratio based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This is the borrower's total monthly expenses, including PITIA and other debt expenses, divided by their total monthly income. This includes Private Mortgage Insurance payments. Report to the 2nd decimal place (e.g. 50.25). Additionally, the value used in the trial loan set up data submission should reflect the income information used to establish the trial period plan terms, and the value used in the official loan set up data submission should reflect the income information used to establish the permanent modification terms. | The borrower's total debt-to-income ratio based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This is the borrower's total monthly expenses, including PITIA and other debt expenses, divided by their total monthly income. This includes Private Mortgage Insurance payments. Report to the 2nd decimal place (e.g. 50.25). Additionally, the value used in the trial loan set up data submission should reflect the income information used to establish the trial period plan terms, and the value used in the official loan set up data submission should reflect the income information used to establish the permanent modification terms.<br>Value must not be provided on Streamline HAMP. |



|            |                      |      |                                 |  |  |   |
|------------|----------------------|------|---------------------------------|--|--|---|
|            |                      |      |                                 | Condition Under Which Data is Required |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27   |
|            |                      |      |                                 | Loan Set-Up /Trial                     | M  | C   |
|            |                      |      |                                 | Loan Set-Up / Official Modification    | M  | C   |
|            |                      |      |                                 | Loan Set-Up Correction (Official)      | M  | C   |
| 10/29/2015 | HAMP Data Dictionary | DD37 | Borrower Execution Date         | Definition                             | For trial loan submission, this is the date that the borrower executed (signed) the trial documents if available. Otherwise it is the date of the first payment (through check, wire, or credit card). For official loan submission, this is the date that the borrower signed the official loan modification documents.   | For trial loan submission, this is the date that the borrower executed (signed) the trial documents if available. Otherwise it is the date of the first payment (through check, wire, or credit card). Value is not provided for Streamline HAMP trial submissions. For official loan submission, this is the date that the borrower signed the official loan modification documents.   |
|            |                      |      |                                 | Condition Under Which Data is Required | If Transaction Closing Date is provided and is prior to November 1, 2012   | For Trial submissions:<br>If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27, HMP9, HMP12  |
|            |                      |      |                                 | Loan Set-up/Trial Modification         | M  | C   |
| 10/29/2015 | HAMP Data Dictionary | DD76 | Front Ratio After Modification  | Definition                             | The borrower's housing-debt-to-income ratio after modification. This is the borrower's monthly housing expense divided by their total monthly income. Private Mortgage Insurance payments must be excluded. Report to the 2nd decimal place (e.g. 31.05).  | The borrower's housing-debt-to-income ratio after modification. This is the borrower's monthly housing expense divided by their total monthly income. Private Mortgage Insurance payments must be excluded. Report to the 2nd decimal place (e.g. 31.05). Value must not be provided on Streamline HAMP.  |
|            |                      |      |                                 | Condition Under Which Data is Required |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27   |
|            |                      |      |                                 | Loan Set-Up Trial                      | M  | C   |
|            |                      |      |                                 | Loan Set-Up Official                   | M  | C   |
|            |                      |      |                                 | Loan Set-Up Correction (Official)      | M  | C   |
|            |                      |      |                                 | Loan Set-Up Cancellation (Official)    | M  | C   |
| 10/29/2015 | HAMP Data Dictionary | DD77 | Front Ratio Before Modification | Definition                             | The borrower's housing-debt-to-income ratio based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This is the borrower's monthly housing expense divided by their total monthly income. Private Mortgage Insurance payments must be excluded. Report to the 2nd decimal place (e.g. 50.25). Additionally, the value used in the trial loan set up data submission should reflect the income information used to establish the trial period plan terms, and the value used in the official loan set up data submission should reflect the income information used to establish the permanent modification terms. | The borrower's housing-debt-to-income ratio based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This is the borrower's monthly housing expense divided by their total monthly income. Private Mortgage Insurance payments must be excluded. Report to the 2nd decimal place (e.g. 50.25). Additionally, the value used in the trial loan set up data submission should reflect the income information used to establish the trial period plan terms, and the value used in the official loan set up data submission should reflect the income information used to establish the permanent modification terms. Value must not be provided on Streamline HAMP. |
|            |                      |      |                                 | Condition Under Which Data is Required |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27   |
|            |                      |      |                                 | Loan Set-Up Trial                      | M  | C   |
|            |                      |      |                                 | Loan Set-Up Official                   | M  | C   |
|            |                      |      |                                 | Loan Set-Up Correction (Official)      | M  | C   |
|            |                      |      |                                 | Loan Set-Up Cancellation (Official)    | M  | C   |

|                                     |                      |       |                                    |  |  |  |
|-------------------------------------|----------------------|-------|------------------------------------|--|--|--|
| 10/29/2015                          | HAMP Data Dictionary | DD78  | Hardship Reason Code               | Allowable Values                       | Enumeration:<br>1. Death of borrower<br>2. Illness of principal borrower<br>3. Illness of borrower family member<br>4. Death of borrower family member<br>5. Martial difficulties<br>6. Curtailment of income<br>7. Excessive obligation<br>8. Abandonment of property<br>9. Distant employment transfer<br>10. Property problem<br>11. Inability to sell property<br>12. Inability to rent property<br>13. Military service<br>14. Other<br>15. Unemployment<br>16. Business failure<br>17. Casualty Loss<br>18. Energy environment costs<br>19. Servicing problems<br>20. Payment adjustment<br>21. Payment dispute<br>22. Transfer of ownership pending<br>23. Fraud<br>24. Unable to contact borrower<br>25. Incarceration | Enumeration:<br>1. Death of borrower<br>2. Illness of principal borrower<br>3. Illness of borrower family member<br>4. Death of borrower family member<br>5. Martial difficulties<br>6. Curtailment of income<br>7. Excessive obligation<br>8. Abandonment of property<br>9. Distant employment transfer<br>10. Property problem<br>11. Inability to sell property<br>12. Inability to rent property<br>13. Military service<br>14. Other<br>15. Unemployment<br>16. Business failure<br>17. Casualty Loss<br>18. Energy environment costs<br>19. Servicing problems<br>20. Payment adjustment<br>21. Payment dispute<br>22. Transfer of ownership pending<br>23. Fraud<br>24. Unable to contact borrower<br>25. Incarceration<br>26. Data Not Available |
| 10/29/2015                          | HAMP Data Dictionary | DD9   | Investor Code                      | Allowable Values                       | Enumeration:<br>1. Fannie Mae<br>2. Freddie Mac<br>3. Private +<br>4. Portfolio +<br><br>+ indicates Investor Codes eligible if Program Type =<br>HMP21 - HMP Default<br>HMP22 - HMP Imminent Default<br>HMP27 - Current   | Enumeration:<br>1. Fannie Mae<br>2. Freddie Mac<br>3. Private +<br>4. Portfolio +<br><br>+ indicates Investor Codes eligible if Program Type =<br>HMP21 - HMP Default<br>HMP22 - HMP Imminent Default<br>HMP27 - Current<br>HMP30 - Streamline HAMP  |
| 10/29/2015                          | HAMP Data Dictionary | DD110 | Monthly Gross Income               | Definition                             | Total monthly gross income as reported by the borrower and verified by the servicer. For evaluation of a non-owner-occupied property, exclude the rental income from the Monthly Gross Income for the property under evaluation. If there is income from additional rental properties, include the net income from these additional properties in the Monthly Gross Income. Report 2 decimals.   | Total monthly gross income as reported by the borrower and verified by the servicer. For evaluation of a non-owner-occupied property, exclude the rental income from the Monthly Gross Income for the property under evaluation. If there is income from additional rental properties, include the net income from these additional properties in the Monthly Gross Income. Report 2 decimals.<br>Value must not be provided on Streamline HAMP.   |
|                                     |                      |       |                                    | Condition Under Which Data is Required |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27  |
|                                     |                      |       |                                    | Loan Set-Up Trial                      | M  | C  |
|                                     |                      |       |                                    | Loan Set-Up Official                   | M  | C  |
|                                     |                      |       |                                    | Loan Set-Up Correction (Official)      | M  | C  |
| Loan Set-Up Cancellation (Official) | M                    | C     |                                    |  |  |  |
| 10/29/2015                          | HAMP Data Dictionary | DD956 | Monthly Gross Rental Income Amount | Definition                             | For the non-owner occupied property under evaluation, the monthly gross rental income received from the property before any costs or expenses. Report 2 decimals.  | For the non-owner occupied property under evaluation, the monthly gross rental income received from the property before any costs or expenses. Report 2 decimals.<br>Value must not be provided on Streamline HAMP   |
|                                     |                      |       |                                    | Conditionality                         | Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied  | If Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied and Program Type/Campaign ID is HMP21, HMP22, or HMP27  |

|                                     |                      |       |  |  |  |   |
|-------------------------------------|----------------------|-------|--|--|--|---|
| 10/29/2015                          | HAMP Data Dictionary | DD119 | NPV Date   | Definition                             | Date of the NPV submission used to determine trial modification eligibility. This should be the same NPV Date reported for the trial modification setup.   | For Tier 1 and Tier 2: Date of the NPV submission used to determine trial modification eligibility. For Official Setup, this should be the same NPV Date reported for the trial modification setup.<br>For Streamline HAMP: The date the servicer determines the interest rate for the borrower's Streamline HAMP modification terms. For Official Setup, this should be the same NPV Date reported for the trial modification setup.         |
| 10/29/2015                          | HAMP Data Dictionary | DD120 | NPV Model Result Amount Post-mod                                       | Definition                             | Net Present Value amount generated from the model after modification.  | Net Present Value amount generated from the model after modification. Value must not be provided on Streamline HAMP   |
|                                     |                      |       |  | Condition Under Which Data is Required |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27   |
|                                     |                      |       |  | Loan Set-Up Trial                      | M  | C   |
|                                     |                      |       |  | Loan Set-Up Official                   | M  | C   |
|                                     |                      |       |  | Loan Set-Up Correction (Official)      | M  | C   |
| Loan Set-Up Cancellation (Official) | M                    | C     |  |  |  |   |
| 10/29/2015                          | HAMP Data Dictionary | DD121 | NPV Model Result Amount Pre-mod  | Definition                             | Net Present Value amount generated from the model before modification.   | Net Present Value amount generated from the model before modification. Value must not be provided on Streamline HAMP  |
|                                     |                      |       |  | Condition Under Which Data is Required |  | If Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27   |
|                                     |                      |       |  | Loan Set-Up Trial                      | M  | C   |
|                                     |                      |       |  | Loan Set-Up Official                   | M  | C   |
|                                     |                      |       |  | Loan Set-Up Correction (Official)      | M  | C   |
| Loan Set-Up Cancellation (Official) | M                    | C     |  |  |  |   |
| 10/29/2015                          | HAMP Data Dictionary | DD958 | Primary Residence Total Housing Expense Amount                         | Definition                             | For the non-owner-occupied property under evaluation, the total monthly housing expense for the borrower's primary residence (the PITIA). If borrower does not own a primary residence and therefore does not have principal PITIA but is paying rent to live elsewhere, use rent amount in this field. Report 2 decimals. | For the non-owner-occupied property under evaluation, the total monthly housing expense for the borrower's primary residence (the PITIA). If borrower does not own a primary residence and therefore does not have principal PITIA but is paying rent to live elsewhere, use rent amount in this field. Report 2 decimals. Value must not be provided on Streamline HAMP.   |
|                                     |                      |       |  | Condition Under Which Data is Required |  | Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied and Program Type/Campaign ID is HMP21, HMP22, or HMP27.   |
|                                     |                      |       |  | Loan Set-Up Trial                      | M  | C   |
|                                     |                      |       |  | Loan Set-Up Official                   | M  | C   |
|                                     |                      |       |  | Loan Set-Up Correction (Official)      | M  | C   |
| Loan Set-Up Cancellation (Official) | M                    | C     |  |  |  |   |
| 10/29/2015                          | HAMP Data Dictionary | DD132 | Principal and Interest Payment After Modification                      | Calculation                            | $P\&I \text{ Payment After Modification} = \text{Monthly Gross Income} * \text{Front Ratio After Modification} - \text{Escrow Payment After Modification} - \text{Association Dues/Fees Before Modification (if exists)}$  | For Tier 1 and Tier 2:<br>$P\&I \text{ Payment After Modification} = \text{Monthly Gross Income} * \text{Front Ratio After Modification} - \text{Escrow Payment After Modification} - \text{Association Dues/Fees Before Modification (if exists)}$<br><br>For Streamline HAMP:<br>$(((\text{Interest Rate After Mod}/100)/12)/[1-(1+(\text{Interest Rate After Mod}/100)/12)^{-\text{Amortization Term After Mod}}]) * \text{UPB After Mod}$ |
| 10/29/2015                          | HAMP Data Dictionary | DD135 | Principal and Interest Payment Before Modification                     | Calculation                            | $P\&I \text{ Payment Before Modification} = \text{Monthly Gross Income} * \text{Front Ratio Before Modification} - \text{Escrow Payment Before Modification (if exists)} - \text{Association Dues/Fees Before Modification (if exists)}$<br><br>For Streamline HAMP: The calculations does not apply                       |   |
| 10/29/2015                          | HAMP Data Dictionary | DD570 | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod | Definition                             | Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall after modification.   | Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall after modification. Value must not be provided on Streamline HAMP.   |

|            |                      |         |   |  |  |   |
|------------|----------------------|---------|---|--|--|---|
|            |                      |         |   | Condition Under Which Data Is Required | If Principal Reduction Alternative (PRA) Code is 2 or 3.   | If Principal Reduction Alternative (PRA) Code is 2 or 3 and Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Dictionary | DD571   | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod | Definition                             | Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall before modification.  | Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall before modification. Value must not be provided on Streamline HAMP.  |
|            |                      |         |   | Condition Under Which Data Is Required | If Principal Reduction Alternative (PRA) Code is 2 or 3.   | If Principal Reduction Alternative (PRA) Code is 2 or 3 and Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Dictionary | DD140   | Product After Modification  | Allowable Values                       | Enumeration:<br><br>For First Lien Tier 1:<br>2. Fixed Rate<br>3. Step Rate<br><br>For First Lien Tier 2:<br>2. Fixed Rate   | Enumeration:<br><br>For First Lien Tier 1:<br>2. Fixed Rate<br>3. Step Rate<br><br>For First Lien Tier 2 and Streamline HAMP:<br>2. Fixed Rate  |
| 10/29/2015 | HAMP Data Dictionary | DD10    | Program Type/Campaign ID  | Allowable Values                       | Enumeration (for 1st Lien):<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current<br>HMP9 - FHA<br>HMP12 - Rural Development - HAMP<br>HMP21 - Tier 2 HMP Default<br>HMP22- Tier 2 HMP Imminent Default<br>HMP27 - Tier 2 Current | Enumeration (for 1st Lien):<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current<br>HMP9 - FHA<br>HMP12 - Rural Development - HAMP<br>HMP21 - Tier 2 HMP Default<br>HMP22- Tier 2 HMP Imminent Default<br>HMP27 - Tier 2 Current<br>HMP30 - Streamline HAMP |
| 10/29/2015 | HAMP Data Dictionary | DD1118  | Investor Override Indicator   | All - new attribute added              |  |   |
| 10/29/2015 | HAMP Data Rules      | LIR-40  |   | Rule Detail                            | Program Type/Campaign ID (DD10) is mandatory and must have a value of HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27.  | Program Type/Campaign ID (DD10) is mandatory and must have a value of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30.   |
| 10/29/2015 | HAMP Data Rules      | LIR-45  |   | All - Rule Removed                     | Hardship Reason Code is mandatory and must be filled and must be one of the allowable values.  | (removed)   |
| 10/29/2015 | HAMP Data Rules      | LIR-46  |   | All - Rule Removed                     | Monthly Gross Income is mandatory and must be filled and cannot be 0.  | (removed)   |
| 10/29/2015 | HAMP Data Rules      | LIR-60  |   | All - Rule Removed                     | Back Ratio before modification is mandatory and must be filled.  | (removed)   |
| 10/29/2015 | HAMP Data Rules      | LIR-61  |   | All - Rule Removed                     | Front Ratio Before Modification is mandatory and must be filled.   | (removed)   |
| 10/29/2015 | HAMP Data Rules      | LIR-66  |   | Rule Detail                            | NPV Model Result Amount Pre-mod is mandatory and must be filled.   | NPV Model Result Amount Pre-mod (DD121) is mandatory, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Rules      | LIR-72  |   | All - Rule Removed                     | Back Ratio After Modification is mandatory and must be filled.   | (removed)   |
| 10/29/2015 | HAMP Data Rules      | LIR-73  |   | All - Rule Removed                     | Front Ratio After Modification is mandatory and must be filled and cannot be 0.  | (removed)   |
| 10/29/2015 | HAMP Data Rules      | LIR-78  |   | Rule Detail                            | NPV Model Result Amount Post-mod is mandatory and must be filled.  | NPV Model Result Amount Post-mod (DD120) is mandatory, if Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Rules      | LIR-106 |   | Rule Detail                            | Borrower Execution Date is mandatory and must be filled and must be in a valid date format.  | (removed)   |
| 10/29/2015 | HAMP Data Rules      | LIR-149 |   | Rule Detail                            | Borrower Execution Date (DD37) must be on or after 03/04/2009.   | Borrower Execution Date (DD37) must be on or after 03/04/2009, if provided.   |
| 10/29/2015 | HAMP Data Rules      | LIR-184 |   | Rule Detail                            | Modification Effective Date (DD105) must be on or after 3/4/2009.  | (removed)   |
| 10/29/2015 | HAMP Data Rules      | LIR-253 |   | Rule Detail                            | Trial Submissions where Trial Plan Type Code (DD401) is (2) Chapter 13 Bankruptcy will be rejected if Modification Effective Date is prior to 9/1/2010.  | If Trial Plan Type Code (DD401) is (2) Chapter 13 Bankruptcy and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Modification Effective Date (DD105) must be on or after 9/1/2010  |
| 10/29/2015 | HAMP Data Rules      | LIR-340 |   | Rule Detail                            | For all Trial and Permanent Modifications, the Back Ratio Before Modification (DD32) should always be greater than or equal to the Front Ratio Before Modification (DD77)  | (removed)   |

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| 10/29/2015 | HAMP Data Rules | LIR-351 |  | Rule Detail | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be provided if Principal Reduction Alternative (PRA) Code (DD592) is '2' or '3'.   | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be provided if Principal Reduction Alternative (PRA) Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   |
| 10/29/2015 | HAMP Data Rules | LIR-352 |  | Rule Detail | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod' (DD570) cannot be \$0 if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness, 3 - PRA waterfall - non-incented forgiveness)  | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod' (DD570) cannot be \$0 if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness or 3 - PRA waterfall - non-incented forgiveness) and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   |
| 10/29/2015 | HAMP Data Rules | LIR-353 |  | Rule Detail | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be provided if Principal Reduction Alternative (PRA) Code (DD592) is '2' or '3'.  | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be provided if Principal Reduction Alternative (PRA) Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Rules | LIR-354 |  | Rule Detail | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod' (DD571) cannot be \$0 if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness, 3 - PRA waterfall - non-incented forgiveness  | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571), if provided, cannot be \$0 if Principal Reduction Alternative (PRA) Code (DD592) (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness.   |
| 10/29/2015 | HAMP Data Rules | LIR-430 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to a loan in Trial Active, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9 or HMP12.  | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to a loan in Trial Active, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9 or HMP12.  |
| 10/29/2015 | HAMP Data Rules | LIR-431 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Disqualified loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 and the submitted Last Paid Installment Date Before Modification (DD89) is prior to the Last Paid Installment Date (DD525) on the existing record. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Disqualified loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 and the submitted Last Paid Installment Date Before Modification (DD89) is prior to the Last Paid Installment Date (DD525) on the existing record. |
| 10/29/2015 | HAMP Data Rules | LIR-432 |  | Rule Detail | Amortization Term After Modification (DD24) must be equal to the greater of (480 or Remaining Term Before Modification (DD165)) if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Tier 2 Investor Override Indicator (DD959) is false.   | Amortization Term After Modification (DD24) must be equal to the greater of (480 or Remaining Term Before Modification (DD165)) if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 and Investor Override Indicator (DD1118) is false.   |
| 10/29/2015 | HAMP Data Rules | LIR-433 |  | Rule Detail | If Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied then Program Type/Campaign ID (DD10) must be HMP21-Tier2 HMP Default.   | If Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied then Program Type/Campaign ID (DD10) must be HMP21-Tier2 HMP Default or HMP30-Streamline HAMP.   |
| 10/29/2015 | HAMP Data Rules | LIR-434 |  | Rule Detail | If Program Type/Campaign ID is (DD10) HMP21, HMP22 or HMP27, Interest Rate Lock Date for Modification (DD87) must be null.   | If Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30, Interest Rate Lock Date for Modification (DD87) must be null.   |
| 10/29/2015 | HAMP Data Rules | LIR-435 |  | Rule Detail | Interest Rate After Modification (DD83) must equal the [PMMS Rate plus Owner Occupied Premium Rate or Non-Owner Occupied Premium Rate, whichever applies] that was published at time of NPV Date (DD119) if Tier 2 Investor Override Indicator (DD959) is N and Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27. PMMS Rate should be rounded up to the nearest 1/8th.   | Interest Rate After Modification (DD83) must equal the [PMMS Rate plus the Tier 2 Owner Occupied Premium Rate or Non-Owner Occupied Premium Rate, whichever applies] that was published at time of NPV Date (DD119) if Investor Override Indicator (DD1118) is N and Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27. PMMS Rate should be rounded up to the nearest 1/8th.   |
| 10/29/2015 | HAMP Data Rules | LIR-436 |  | Rule Detail | If Program Type/Campaign ID is (DD10) HMP21, HMP22 or HMP27, Max Interest Rate After Modification (DD100) must be null.  | If Program Type/Campaign ID is (DD10) HMP21, HMP22, HMP27 or HMP30, Max Interest Rate After Modification (DD100) must be null.  |
| 10/29/2015 | HAMP Data Rules | LIR-437 |  | Rule Detail | Principal Write-down (Forgiveness) (DD139) must be equal to the Principal Reduction Alternative Amount (DD591) if Principal Reduction Alternative (PRA) Code (DD592) is 2 or 3 and Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   | Principal Write-down (Forgiveness) (DD139) must be equal to the Principal Reduction Alternative Amount (DD591) if Principal Reduction Alternative (PRA) Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness and Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   |

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| 10/29/2015 | HAMP Data Rules | LIR-438 |  | Rule Detail | NPV Model Result Amount Pre-mod (DD121) must not be equal to NPV Model Result Amount Post-mod (DD120).   | NPV Model Result Amount Pre-mod (DD121) must not be equal to NPV Model Result Amount Post-mod (DD120), if provided.  |
| 10/29/2015 | HAMP Data Rules | LIR-445 |  | Rule Detail | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 will not be allowed if there was a matching Official modification in the HAMP system with Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 that was cancelled in the same month as the current submission.  | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 will not be allowed if there was a matching Official modification in the HAMP system with Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 that was cancelled in the same month as the current submission.   |
| 10/29/2015 | HAMP Data Rules | LIR-446 |  | Rule Detail | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 that was cancelled in the same month as the current submission.   | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 or HMP30 that was cancelled in the same month as the current submission.  |
| 10/29/2015 | HAMP Data Rules | LIR-451 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed.    | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 within the 1st Lien setup file and HAMP system is not allowed.    |
| 10/29/2015 | HAMP Data Rules | LIR-452 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 within the 1st Lien setup file and HAMP system is not allowed. |
| 10/29/2015 | HAMP Data Rules | LIR-454 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination matches an Additional Data Reporting Transaction where the Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is (4) Other Ineligible Property (i.e. Property Condemned, Property > 4 units) is not allowed.  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination matches an Additional Data Reporting Transaction where the HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is (4) Other Ineligible Property (i.e. Property Condemned, Property > 4 units) is not allowed.  |
| 10/29/2015 | HAMP Data Rules | LIR-455 |  | Rule Detail | Tier 2 Investor Override Indicator (DD959) must be null if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  | Investor Override Indicator (DD1118) must be null if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 10/29/2015 | HAMP Data Rules | LIR-462 |  | Rule Detail | Tier 2 Investor Override Indicator (DD959) is mandatory and must have a value of true or false if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  | Investor Override Indicator (DD1118) is mandatory and must have a value of true or false if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-477 |  | Rule Detail | Property Occupancy Status Code (DD149) is mandatory and must be (1) Vacant, (2) Borrower Occupied or (3) Tenant Occupied if Program Type/Campaign ID (DD 10) is HMP21, HMP22 or HMP27.   | Property Occupancy Status Code (DD149) is mandatory and must be (1) Vacant, (2) Borrower Occupied or (3) Tenant Occupied if Program Type/Campaign ID (DD 10) is HMP21, HMP22, HMP27 or HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-479 |  | Rule Detail | Property Usage Type Code (DD155) is mandatory and must be (1) Principal Residence or (3) Investment Property if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  | Property Usage Type Code (DD155) is mandatory and must be (1) Principal Residence or (3) Investment Property if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-485 |  | Rule Detail | All step attributes must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  | All step attributes must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-488 |  | Rule Detail | Product After Modification (DD140) must be (2) Fixed if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  | Product After Modification (DD140) must be (2) Fixed if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-507 |  | Rule Detail | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, Investor Code (DD9) must be (3) Private or (4) Portfolio.   | If Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30, Investor Code (DD9) must be (3) Private or (4) Portfolio.  |

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| 10/29/2015 | HAMP Data Rules | LIR-519 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted.    | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted.    |
| 10/29/2015 | HAMP Data Rules | LIR-520 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted. |
| 10/29/2015 | HAMP Data Rules | LIR-525 |  | Rule Detail | If Property Usage Type Code (DD155) is (1) Principal Residence, the absolute value of (submitted Principal and Interest Payment After Modification (DD132) - calculated Principal and Interest Payment After Modification) / the calculated Principal and Interest Payment After Modification must be less than or equal to 0.5%.   | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is (1) Principal Residence, the absolute value of (submitted Principal and Interest Payment After Modification (DD132) - calculated Principal and Interest Payment After Modification) / the calculated Principal and Interest Payment After Modification must be less than or equal to 0.5%.  |
| 10/29/2015 | HAMP Data Rules | LIR-526 |  | Rule Detail | If Property Usage Type Code (DD155) is (1) Principal Residence, the absolute value of (submitted Principal and Interest Payment Before Modification (DD135) - calculated Principal and Interest Payment Before Modification) / the calculated Principal and Interest Payment Before Modification must be less than or equal to 0.5%.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is (1) Principal Residence, the absolute value of (submitted Principal and Interest Payment Before Modification (DD135) - calculated Principal and Interest Payment Before Modification) / the calculated Principal and Interest Payment Before Modification must be less than or equal to 0.5%.   |
| 10/29/2015 | HAMP Data Rules | LIR-540 |  | Rule Detail | Principal and Interest Payment at 31% DTI (DD133) must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   | Principal and Interest Payment at 31% DTI (DD133) must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-541 |  | Rule Detail | Principal and Interest Payment at 38% DTI (DD134) must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   | Principal and Interest Payment at 38% DTI (DD134) must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22, HMP27 or HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-547 |  | Rule Detail | Primary Residence Total Housing Expense Amount (DD958) is mandatory and must be greater than or equal to zero if Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied.   | Primary Residence Total Housing Expense Amount (DD958) is mandatory and must be greater than or equal to zero if Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied and Program Type/Campaign ID (DD10) is HMP21, HMP22, or HMP27.   |
| 10/29/2015 | HAMP Data Rules | LIR-548 |  | Rule Detail | Monthly Gross Rental Income Amount (DD956) must be null if Property Occupancy Status Code (DD149) is (2) Borrower Occupied.   | Monthly Gross Rental Income Amount (DD956) must be null if Property Occupancy Status Code (DD149) is (2) Borrower Occupied and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Rules | LIR-549 |  | Rule Detail | Monthly Gross Rental Income Amount (DD956) is mandatory and must be greater than or equal to zero if Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied.   | Monthly Gross Rental Income Amount (DD956) is mandatory and must be greater than or equal to zero if Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied and Program Type/Campaign ID (DD10) is HMP21, HMP22, or HMP27.   |

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| 10/29/2015 | HAMP Data Rules | LIR-550 |  | Rule Detail | <p>Difference between delivered Front Ratio After Modification (DD76) and calculated Front End DTI After Modification must be less than or equal to 1%.</p> <p>Calculated Front End DTI After Modification on owner occupied properties = Monthly Housing Expense After Modification (DD112) / Monthly Gross Income (DD110).</p> <p>Calculated Front End DTI After Modification on non owner occupied properties = Primary Residence Total Housing Expense Amount (DD958) + subject property net rental income after modification, if negative (absolute value) / Monthly Gross Income (DD110) + Subject property net rental income after modification, if positive.</p> <p>Subject property net rental income after modification is calculated as (Monthly Gross Rental Income Amount (DD956) * 0.75) - Monthly Housing Expense After Modification (DD112).</p>   | <p>The difference between delivered Front Ratio After Modification (DD76) and calculated Front End DTI After Modification must be less than or equal to 1%, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.</p> <p>Calculated Front End DTI After Modification on owner occupied properties = Monthly Housing Expense After Modification (DD112) / Monthly Gross Income (DD110).</p> <p>Calculated Front End DTI After Modification on non owner occupied properties = Primary Residence Total Housing Expense Amount (DD958) + subject property net rental income after modification, if negative (absolute value) / Monthly Gross Income (DD110) + Subject property net rental income after modification, if positive.</p> <p>Subject property net rental income after modification is calculated as (Monthly Gross Rental Income Amount (DD956) * 0.75) - Monthly Housing Expense After Modification (DD112).</p>  |
| 10/29/2015 | HAMP Data Rules | LIR-603 |  | Rule Detail | <p>Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.</p>    | <p>Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.</p>    |
| 10/29/2015 | HAMP Data Rules | LIR-604 |  | Rule Detail | <p>Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.</p> | <p>Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.</p> |



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| 10/29/2015 | HAMP Data Rules | LIR-605 |  | Rule Detail | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed.  | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off) within the HAMP system is not allowed.     |
| 10/29/2015 | HAMP Data Rules | LIR-606 |  | Rule Detail | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed. | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed. |
| 10/29/2015 | HAMP Data Rules | LIR-608 |  | Rule Detail | The difference between the submitted Front Ratio Before Modification (DD77) and the system calculated Front Ratio Before Modification must be less than or equal to 1%.<br><br>Front Ratio Before Modification calculation for Owner Occupied Properties:<br>Monthly Housing Expense Before Modification (DD113) / Monthly Gross Income (DD110)<br><br>Front Ratio Before Modification calculation for Non-Owner Occupied Properties:<br>(Primary Residence Total Housing Expense Amount (DD958) + subject property net rental income before modification, if negative (absolute value)) / (Monthly Gross Income (DD110) + subject property net rental income before modification, if positive)<br><br>Subject property net rental income/loss before modification is calculated as follows:<br>(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense Before Modification (DD113)   | The difference between the submitted Front Ratio Before Modification (DD77) and the system calculated Front Ratio Before Modification must be less than or equal to 1%, if Program Type/Campaign ID is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.<br><br>Front Ratio Before Modification calculation for Owner Occupied Properties:<br>Monthly Housing Expense Before Modification (DD113) / Monthly Gross Income (DD110)<br><br>Front Ratio Before Modification calculation for Non-Owner Occupied Properties:<br>(Primary Residence Total Housing Expense Amount (DD958) + subject property net rental income before modification, if negative (absolute value)) / (Monthly Gross Income (DD110) + subject property net rental income before modification, if positive)<br><br>Subject property net rental income/loss before modification is calculated as follows:<br>(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense Before Modification (DD113)                   |
| 10/29/2015 | HAMP Data Rules | LIR-611 |  | Rule Detail | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9, HMP12, HMP21, HMP22 or HMP27 and a matched GSE Standard Modification (Program Type (DD10) of SAI) exists (based on Investor Code (DD9) / GSE Loan Number (DD5) or HAMP Servicer Number (DD8) / Servicer Loan Number (DD14) combination), the GSE Standard Modification must be in a Loan State Code (DD251) of Canceled.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9, HMP12, HMP21, HMP22, HMP27 or HMP30 and a matched GSE Standard Modification (Program Type (DD10) of SAI) exists (based on Investor Code (DD9) / GSE Loan Number (DD5) or HAMP Servicer Number (DD8) / Servicer Loan Number (DD14) combination), the GSE Standard Modification must be in a Loan State Code (DD251) of Canceled.   |

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| 10/29/2015 | HAMP Data Rules | LIR-705 |  | Rule Detail | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a withdrawn Reason Code of GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date and the submitted 1st Trial Payment Due Date (DD17) is before the 6th Anniversary of 1st Trial Payment Due Date of the existing record.  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a withdrawn Reason Code of GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date and the submitted 1st Trial Payment Due Date (DD17) is before the 6th Anniversary of 1st Trial Payment Due Date of the existing record.  |
| 10/29/2015 | HAMP Data Rules | LIR-706 |  | Rule Detail | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date and the submitted 1st Trial Payment Posted Date (DD18) is before the 6th Anniversary of 1st Trial Payment Due Date of the existing record.   | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date and the submitted 1st Trial Payment Posted Date (DD18) is before the 6th Anniversary of 1st Trial Payment Due Date of the existing record.   |
| 10/29/2015 | HAMP Data Rules | LIR-710 |  | Rule Detail | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date or Tier 2 Remodification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.   | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date, Tier 2 Remodification or Streamline HAMP Remodification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.   |
| 10/29/2015 | HAMP Data Rules | LIR-713 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21 - Tier 2 HMP Default shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 and Withdrawn Reason Code is Tier 2 Remodification.   | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21 - Tier 2 HMP Default shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 or HMP30 and Withdrawn Reason Code is Tier 2 Remodification.   |
| 10/29/2015 | HAMP Data Rules | LIR-714 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date or Tier 2 Remodification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date, Tier 2 Remodification or Streamline HAMP Remodification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record. |
| 10/29/2015 | HAMP Data Rules | LIR-720 |  | Rule Detail | If Investor Code (DD9) is (3) Private or (4) Portfolio, Borrower Execution Date (D37) must be on or before 12/31/2017.  | If Investor Code (DD9) is (3) Private or (4) Portfolio, Borrower Execution Date (D37), if provided, must be on or before 12/31/2017.   |
| 10/29/2015 | HAMP Data Rules | LIR-730 |  | Rule Detail | Submission Status of (1) Trial, (3) Official, (6) Official Correction and (7) Official Cancel is not allowed on a loan with a Program Type/Campaign ID (DD10) of HMP 1, HMP2, HMP 7, HMP 21, HMP22 or HMP27 that is part of an active servicing transfer deal where the SVT Deal State Code (DD1056) is not (12) Transferred, (13) SVT Transfer Error or (10) Cancelled and the SVT Loan State Code (DD1057) is (1) Passed, (2) Flagged or (4) SVT Rejected and the SVT Transfer Reason Code (DD1037) is (7) Internal SVT A or (8) Internal SVT B.  | Submission Status of (1) Trial, (3) Official, (6) Official Correction and (7) Official Cancel is not allowed on a loan with a Program Type/Campaign ID (DD10) of HMP 1, HMP2, HMP 7, HMP 21, HMP22, HMP27 or HMP30 that is part of an active servicing transfer deal where the SVT Deal State Code (DD1056) is not (12) Transferred, (13) SVT Transfer Error or (10) Cancelled and the SVT Loan State Code (DD1057) is (1) Passed, (2) Flagged or (4) SVT Rejected and the SVT Transfer Reason Code (DD1037) is (7) Internal SVT A or (8) Internal SVT B.  |

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| 10/29/2015 | HAMP Data Rules | LIR-733 |  | Rule Detail    | If the HAMP Servicer Number (DD8) of the submitted non-GSE loan with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 is a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 3 (AAA) or null then the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination of the submitted loan must exist in the latest servicing transfer deal where the SVT Investor Code Category (DD1058) = 2 (Non-GSE) and the SVT AAA Received Type Code (DD1064) = 4 (AAA Approved) and the SVT Deal State Code (DD1056) = 12 (Transferred) and the SVT Loan State Code (DD1057) = 6 (Transferred) or 7 (Transferred with Action). | If Submission Status (DD210) is (1) Trial and the Investor Code (DD9) is (3) Private or (4) Portfolio and the Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 and the HAMP Servicer Number (DD8) is a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 3 (AAA) or null, then the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination of the submitted loan on the Trial record must exist as the Transferee HAMP Servicer Number and Transferee Servicer Loan Number in the last successfully processed servicing transfer deal where the SVT Investor Code Category (DD1058) is 2 (Non-GSE) and the SVT AAA Received Type Code (DD1064) equals 4 (AAA Approved). The last successfully processed deal shall be selected from all SVT deals where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination exists as either the transferee or transferor and the SVT Deal State Code (DD1056) of the deal is 12 (Transferred) and the SVT Loan State Code (DD1057) of the loan is 6 (Transferred) or 7 (Transferred with Action). |
| 10/29/2015 | HAMP Data Rules | LIR-736 |  | Rule Detail    | The HAMP Servicer Number (DD8) of the submitted non-GSE loan with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 must be a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 1 (SPA), 3 (AAA) or 4 (Amended SPA).   | The HAMP Servicer Number (DD8) of the submitted non-GSE loan with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30 must be a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 1 (SPA), 3 (AAA) or 4 (Amended SPA).  |
| 10/29/2015 | HAMP Data Rules | LIR-739 |  | Rule Detail    | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 or HMP12 and the latest associated modification contains a non-zero dollar amount of compensation in Disbursement Suspend after an Official Cancellation, then a Trial resubmission with an Investor Code (DD9) change to or from GSE to non-GSE or to or from Fannie Mae to Freddie Mac is not allowed.   | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 or HMP12 and the latest associated modification contains a non-zero dollar amount of compensation in Disbursement Suspend after an Official Cancellation, then a Trial resubmission with an Investor Code (DD9) change to or from GSE to non-GSE or to or from Fannie Mae to Freddie Mac is not allowed.  |
| 10/29/2015 | HAMP Data Rules | LIR-740 |  | Rule Detail    | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 or HMP12 and the latest associated modification is Trial Active and a non-zero dollar amount of compensation exists in Disbursement Suspend, then a Submission Status (DD210) of 3 (Official) is not allowed.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP30, HMP9 or HMP12 and the latest associated modification is Trial Active and a non-zero dollar amount of compensation exists in Disbursement Suspend, then a Submission Status (DD210) of 3 (Official) is not allowed.   |
| 10/29/2015 | HAMP Data Rules | LIR-741 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP30, Hardship Reason Code (DD78) must be (26) Data Not Available.  |
| 10/29/2015 | HAMP Data Rules | LIR-742 |  | All - new rule |  | Hardship Reason Code is mandatory and must be filled and must be one of the allowable values.  |
| 10/29/2015 | HAMP Data Rules | LIR-743 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27, Hardship Reason Code (DD78) cannot be (26) Data Not Available.  |
| 10/29/2015 | HAMP Data Rules | LIR-744 |  | All - new rule |  | Back Ratio After Modification (DD31) is mandatory, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Rules | LIR-745 |  | All - new rule |  | Back Ratio After Modification (DD31) must be null, if Program Type/Campaign ID (DD10) is HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-746 |  | All - new rule |  | Back Ratio Before Modification (DD32) is mandatory, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   |
| 10/29/2015 | HAMP Data Rules | LIR-747 |  | All - new rule |  | Back Ratio Before Modification (DD32) must be null, if Program Type/Campaign ID (DD10) is HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-748 |  | All - new rule |  | Borrower Execution Date (DD37) is mandatory and must be in a valid date format, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 and Submission Status (DD210) is (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel.  |
| 10/29/2015 | HAMP Data Rules | LIR-749 |  | All - new rule |  | Borrower Execution Date (DD37) is mandatory and must be in a valid date format, if Program Type/Campaign ID (DD10) is HMP30 and Submission Status (DD210) is (3) Official, (6) Official Correction or (7) Official Cancel.   |

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| 10/29/2015 | HAMP Data Rules | LIR-750 |  | All - new rule |  | Front Ratio After Modification (DD76) is mandatory and must be greater than 0, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   |
| 10/29/2015 | HAMP Data Rules | LIR-753 |  | All - new rule |  | Front Ratio After Modification (DD76) must be null, if Program Type/Campaign ID (DD10) is HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-754 |  | All - new rule |  | Front Ratio Before Modification (DD77) is mandatory, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.   |
| 10/29/2015 | HAMP Data Rules | LIR-755 |  | All - new rule |  | Front Ratio Before Modification (DD77) must be null, if Program Type/Campaign ID (DD10) is HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-756 |  | All - new rule |  | Monthly Debt Payments excluding PITIA (DD109) must be null, if Program Type/Campaign ID (DD10) is HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-757 |  | All - new rule |  | Monthly Gross Income (DD110) is mandatory and must be greater than 0, if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Rules | LIR-758 |  | All - new rule |  | Monthly Gross Income (DD110) must be null, if Program Type/Campaign ID (DD10) is HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-759 |  | All - new rule |  | Monthly Gross Rental Income Amount (DD956) must be null if Program Type/Campaign ID (DD10) is HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-760 |  | All - new rule |  | NPV Model Result Amount Post-mod (DD120) must be null, if Program Type/Campaign ID (DD10) is HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-761 |  | All - new rule |  | NPV Model Result Amount Pre-mod (DD121) must be null, if Program Type/Campaign ID (DD10) is HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-762 |  | All - new rule |  | Primary Residence Total Housing Expense Amount (DD958) must be null if Program Type/Campaign ID (DD10) is HMP30 and Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied.  |
| 10/29/2015 | HAMP Data Rules | LIR-763 |  | All - new rule |  | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be null, if Program Type/Campaign ID (DD10) is HMP30.   |
| 10/29/2015 | HAMP Data Rules | LIR-764 |  | All - new rule |  | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be null, if Program Type/Campaign ID (DD10) is HMP30.  |
| 10/29/2015 | HAMP Data Rules | LIR-767 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an existing loan in a Trial Active, Official Active, Official Paid Off or Official Withdrawn state with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 10/29/2015 | HAMP Data Rules | LIR-768 |  | All - new rule |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if the loan has already received two prior HAMP modifications with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.<br>The following mode / state combinations are considered as HAMP modification :<br>- Trial Disqualified (any tier)<br>- Streamline Trial Cancel with a Trial Fallout Reason Code (DD217) of Failure to Meet Streamline HAMP Eligibility<br>- Trial Cancel (any tier) with a Trial Fallout Reason Code (DD217) of Modification Documents Not Returned by Borrower<br>- Official (any state, any tier) |
| 10/29/2015 | HAMP Data Rules | LIR-769 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing loan in a Trial Active, Official Active, Official Paid Off or Official Withdrawn with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30.  |

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| 10/29/2015 | HAMP Data Rules | LIR-770 |  | All - new rule |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if the loan has already received two prior HAMP modifications with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7 or HMP30. The following mode / state combinations are considered as HAMP modification :<br>- Trial Disqualified (any tier)<br>- Streamline Trial Cancel with a Trial Fallout Reason Code (DD217) of Failure to Meet Streamline HAMP Eligibility<br>- Trial Cancel (any tier) with a Trial Fallout Reason Code (DD217) of Modification Documents Not Returned by Borrower<br>- Official (any state, any tier) |
| 10/29/2015 | HAMP Data Rules | LIR-771 |  | All - new rule |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an existing Trial Canceled loan in the HAMP System with a Trial Fallout Reason Code of (33) Failure to Meet Streamline HAMP Eligibility.   |
| 10/29/2015 | HAMP Data Rules | LIR-772 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to a modification in the HAMP System for the loan where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 that was Official Disqualified in the same month as the current submission.   |
| 10/29/2015 | HAMP Data Rules | LIR-773 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to a modification in the HAMP System for the loan where Program Type/Campaign ID (DD10) is HMP30 that was Official Disqualified in the same month as the current submission.   |
| 10/29/2015 | HAMP Data Rules | LIR-774 |  | All - new rule |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP30 that was withdrawn in the same month as the current submission.   |
| 10/29/2015 | HAMP Data Rules | LIR-775 |  | All - new rule |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 that was withdrawn in the same month as the current submission.   |
| 10/29/2015 | HAMP Data Rules | LIR-776 |  | All - new rule |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP30 and the Withdrawn Reason Code is Tier 1 Remodification.   |
| 10/29/2015 | HAMP Data Rules | LIR-777 |  | All - new rule |  | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP30 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 that was cancelled in the same month as the current submission.  |

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| 10/29/2015 | HAMP Data Rules | LIR-778 |  | All - new rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30 and a Withdrawn Reason Code of Proprietary Remodification or Tier 1 Remodification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.  |
| 10/29/2015 | HAMP Data Rules | LIR-779 |  | All - new rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30 and a Withdrawn Reason Code of Proprietary Remodification or Tier 2 Remodification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.   |
| 10/29/2015 | HAMP Data Rules | LIR-780 |  | All - new rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and a Withdrawn Reason Code of Proprietary Remodification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.  |
| 10/29/2015 | HAMP Data Rules | LIR-781 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP30 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and a Withdrawn Reason Code of Proprietary Remodification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record.                          |
| 10/29/2015 | HAMP Data Rules | LIR-782 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP30, 1st Trial Payment Due Date (DD17) must be on or after 9/1/2015, if provided.  |
| 10/29/2015 | HAMP Data Rules | LIR-783 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP30, 1st Trial Payment Posted Date (DD18) must be on or after 9/1/2015, if provided.   |
| 10/29/2015 | HAMP Data Rules | LIR-784 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30 and a Withdrawn Reason Code of Proprietary Remodification or Tier 1 Remodification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record.    |
| 10/29/2015 | HAMP Data Rules | LIR-785 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP30 and a Withdrawn Reason Code of Proprietary Remodification or Tier 2 Remodification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record. |
| 10/29/2015 | HAMP Data Rules | LIR-786 |  | All - new rule |  | Submission Status (DD210) of (1) Trial will be rejected if there is a matching Trial Cancel record in the same tier with a Trial Fallout Reason Code (DD217) of (32) Modification Documents Not Returned by Borrower.  |

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| 10/29/2015 | HAMP Data Rules | LIR-788 |  | All - new rule |   | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 Modification Effective Date (DD105) must be on or after 3/4/2009.  |
| 10/29/2015 | HAMP Data Rules | LIR-789 |  | All - new rule |   | Interest Rate After Modification (DD83) must equal the [PMMS Rate plus the Streamline HAMP Owner Occupied Premium Rate or Non-Owner Occupied Premium Rate, whichever applies] that was published at time of NPV Date (DD119) if Investor Override Indicator (DD1118) is N and Program Type/Campaign ID (DD10) is HMP30. PMMS Rate should be rounded up to the nearest 1/8th.  |
| 10/29/2015 | HAMP Data Rules | LIR-790 |  | All - new rule |   | For all Trial and Permanent Modifications, the Back Ratio Before Modification (DD32) should always be greater than or equal to the Front Ratio Before Modification (DD77), if Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27.  |
| 10/29/2015 | HAMP Data Rules | LIR-791 |  | All - new rule |   | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if the loan has already received two prior HAMP modifications with a Program Type/Campaign ID (DD10) of HMP21, HMP22, HMP27 or HMP30. The following mode / state combinations are considered as HAMP modification :<br>- Trial Disqualified (any tier)<br>- Trial Cancelled with a Trial Fallout Reason Code (DD217) of (32) Modification Documents Not Returned by Borrower<br>- Streamline Trial Canceled with a Trial Fallout Reason Code (DD217) of (33)<br>Failure to Meet Streamline HAMP Eligibility<br>- Official (any state, any tier) |
| 10/29/2015 | HAMP Data Rules | LIR-792 |  | All - new rule |   | If Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27 or HMP30 then Unpaid Principal Balance Before Modification (DD225) must be greater than the Principal and Interest Payment Before Modification (DD135).   |
| 10/29/2015 | HAMP Data Rules | LIR-793 |  | All - new rule |   | If the Program Type/Campaign ID (DD10) is (HMP30) Streamline HAMP, then 1st Trial Payment Due Date (DD17) - Last Paid Installment Date Before Modification (DD89) must be greater than or equal to 2 months.  |
| 10/29/2015 | HAMP Data Rules | LIR-794 |  | All - new rule |   | If Program Type/Campaign ID (DD10) is HMP30 (Streamline HAMP), Trial Plan Type Code (DD401) must be (1) Standard Trial.   |
| 10/29/2015 | HAMP Data Rules | OMR-183 |  | Rule Detail    | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification, (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date or (65) Tier 2 Remodification, if provided.  | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification, (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date, (65) Tier 2 Remodification, (66) Streamline HAMP Remodification or (67) Tier 1 Remodification, if provided.   |
| 10/29/2015 | HAMP Data Rules | OMR-190 |  | Rule Detail    | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date or (65) Tier 2 Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default or HMP7 - Current. | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default or HMP7 - Current.   |
| 10/29/2015 | HAMP Data Rules | OMR-192 |  | Rule Detail    | If an Action Code (DD20) of (65) Tier 2 Remodification is provided, the corresponding loan must have an Investor Code (DD9) of (3) Private or (4) Portfolio.  | If an Action Code (DD20) of (65) Tier 2 Remodification, (66) Streamline HAMP Remodification or (67) Tier 1 Remodification is provided, the corresponding loan must have an Investor Code (DD9) of (3) Private or (4) Portfolio.   |

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| 10/29/2015 | HAMP Data Rules | OMR-202 |  | Rule Detail    | If a Recast Reporting Type Code (DD1090) of (1) Recast is provided, Program Type/Campaign ID (DD10) of the corresponding loan must be HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27. | If a Recast Reporting Type Code (DD1090) of (1) Recast is provided, Program Type/Campaign ID (DD10) of the corresponding loan must be HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 or HMP30.  |
| 10/29/2015 | HAMP Data Rules | OMR-232 |  | All - new rule |  | If an Action Code (DD20) of (66) Streamline HAMP Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7.   |
| 10/29/2015 | HAMP Data Rules | OMR-233 |  | All - new rule |  | If an Action Code (DD20) of (67) Tier 1 Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP30.   |
| 10/29/2015 | HAMP Data Rules | OMR-234 |  | All - new rule |  | If an Action Code (DD20) of (66) Streamline HAMP Remodification or (67) Tier 1 Remodification is provided, the Action Code Date (DD21) must be on or after 09/01/2015.   |
| 10/29/2015 | HAMP Data Rules | OMR-236 |  | All - new rule |  | If an Action Code (DD20) of (65) Tier 2 Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default, HMP7 - Current or HMP30 - Streamline HAMP.  |
| 10/29/2015 | HAMP Data Rules | OMR-240 |  | All - new rule |  | If an Action Code (DD20) of (67) Tier 1 Remodification is provided on a Streamline OMR, there must not be an ADR record in the system with Additional Data Reporting Type Code (DD967) of (3) HAMP NANA, Modification Evaluation Date (DD970) before 6/1/2012 and Reason Code other than (18) - Submission Error Correction (Incorrect transaction type).      |
| 10/29/2015 | HAMP Data Rules | OMR-241 |  | All - new rule |  | If an Action Code (DD20) of (65) Tier 2 Remodification is provided on a Streamline OMR, there must not be an ADR record in the system with Additional Data Reporting Type Code (DD967) of (3) HAMP NANA, Modification Evaluation Date (DD970) on or after 6/1/2012 and Reason Code other than (18) - Submission Error Correction (Incorrect transaction type). |
| 10/29/2015 | HAMP Data Rules | OMR-242 |  | All - new rule |  | If a Dodd-Frank Certification Signature Date (DD117) is provided, it must be on or before the later of the sixth year anniversary of the 1st Trial Payment Due Date (DD17) or January 1, 2016.   |

**1st Lien Data Dictionary Changes - Revisions Effective Starting 09/01/2015**

| Publication Date | Tab                  | Ref ID  | Name of Data Point                          | Field              | Old Value  | New Value  |
|------------------|----------------------|---------|---|--------------------|--|--|
| 8/10/2015        | HAMP Data Dictionary | DD1095  | Dodd-Frank Certification Received Type Code | Description        | A code identifying whether or not the Dodd-Frank Certification was received by the later of the sixth year anniversary of the First Trial Payment Due Date or September 1, 2015. The equivalent GSE version of this document is the Fannie Mae/Freddie Mac Form 720, Real Estate Fraud Certification Form. | A code identifying that an executed Dodd-Frank Certification was received from the borrower. The equivalent GSE version of this document is the Fannie Mae/Freddie Mac Form 720, Real Estate Fraud Certification Form. |
| 8/10/2015        | HAMP Data Dictionary | DD117   | Dodd-Frank Certification Signature Date     | Allowable Values   | Data Range:<br>Min: 2009-04-01<br>Max: The later of the sixth year anniversary of the 1st Trial Payment Due Date or 2015-09-01.  | Data Range:<br>Min: 2009-04-01   |
| 8/10/2015        | HAMP Data Rules      | OMR-226 |   | All - Rule Removed | If a Dodd-Frank Certification Signature Date (DD117) is provided, it must be on or before the later of the sixth year anniversary of the 1st Trial Payment Due Date (DD17) or September 1, 2015.   | (removed)  |
| 6/25/2015        | HAMP Data Rules      | LIR-91  |   | BKFS               | Yes  | No   |
| 6/25/2015        | HAMP Data Rules      | LIR-92  |   | BKFS               | Yes  | No   |
| 6/25/2015        | HAMP Data Rules      | LIR-188 |   | Rule Detail        | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, NPV Date (DD119) must be on or before 9/30/2016.  | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, NPV Date (DD119) must be on or before 9/30/2017.  |



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| 6/25/2015 | HAMP Data Rules | LIR-449 |  | Rule Detail        | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) of another modification record where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 in the submitted 1st Lien setup file is not allowed.    | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP9, or HMP12 and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) of another modification record where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9, or HMP12 in the submitted 1st Lien setup file is not allowed.    |
| 6/25/2015 | HAMP Data Rules | LIR-450 |  | Rule Detail        | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) of another modification record where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 in the submitted 1st Lien setup file is not allowed. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP9, or HMP12 and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) of another modification record where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9, or HMP12 in the submitted 1st Lien setup file is not allowed. |
| 6/25/2015 | HAMP Data Rules | LIR-486 |  | Rule Detail        | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Modification Effective Date (DD105) must be on or before 9/30/2016.   | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Modification Effective Date (DD105) must be on or before 9/30/2017.   |
| 6/25/2015 | HAMP Data Rules | LIR-489 |  | Rule Detail        | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Borrower Execution Date (DD37) must be on or before 12/31/2016.   | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Borrower Execution Date (DD37) must be on or before 12/31/2017.   |
| 6/25/2015 | HAMP Data Rules | LIR-493 |  | Rule Detail        | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Interest Rate Lock Date for Modification (DD87) if provided, must be on or before 9/30/2016.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Interest Rate Lock Date for Modification (DD87) if provided, must be on or before 9/30/2017.  |
| 6/25/2015 | HAMP Data Rules | LIR-494 |  | Rule Detail        | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, First Payment Due Date After Modification (DD74) must be on or before 9/30/2016.  | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, First Payment Due Date After Modification (DD74) must be on or before 9/30/2017.  |
| 6/25/2015 | HAMP Data Rules | LIR-495 |  | Rule Detail        | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Last Paid Installment Date After Modification (DD88) must be on or before 9/30/2016, if provided.   | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Last Paid Installment Date After Modification (DD88) must be on or before 9/30/2017, if provided.   |
| 6/25/2015 | HAMP Data Rules | LIR-505 |  | Rule Detail        | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Maturity Date After Modification (DD98) must be on or before 12/31/2061, if provided.   | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Maturity Date After Modification (DD98) must be on or before 12/31/2062, if provided.   |
| 6/25/2015 | HAMP Data Rules | LIR-667 |  | All - rule removed | If Investor Code (DD9) is Fannie Mae (1) or Freddie Mac (2), 1st Trial Payment Due Date (DD17) must be on or before 3/1/2016, if provided.   |  |
| 6/25/2015 | HAMP Data Rules | OMR-135 |  | Rule Detail        | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Action Code Date (DD21) must be on or before 1/15/2031.   | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Action Code Date (DD21) must be on or before 1/15/2032.   |
| 6/25/2015 | HAMP Data Rules | OMR-137 |  | Rule Detail        | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Step Payment Effective Date (DD208) must be on or before 01/15/2031.  | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Step Payment Effective Date (DD208) must be on or before 01/15/2032.  |
| 6/25/2015 | HAMP Data Rules | OMR-139 |  | Rule Detail        | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Last Paid Installment Date (DD525) must be on or before 1/15/2031.  | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Last Paid Installment Date (DD525) must be on or before 1/15/2032.  |

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| 4/30/2015 | HAMP Data Dictionary | DD20   | Action Code                                   | Allowable Values          | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification<br>64. GSE Repurchase After Initial Modification Term<br>65. Tier 2 Remodification                         | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification<br>64. GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date<br>65. Tier 2 Remodification  |
| 4/30/2015 | HAMP Data Dictionary | DD21   | Action Code Date                              | Allowable Values          | Data Range:<br>Min: 2009-03-04<br>Max: 2031-01-15   | Data Range:<br>Min: 2009-03-04<br>Max: 2032-01-15  |
| 4/30/2015 | HAMP Data Dictionary | DD37   | Borrower Execution Date                       | Allowable Values          | Data Range:<br>Min: 2009-03-04<br>Max: 2016-12-31   | Data Range:<br>Min: 2009-03-04<br>Max: 2017-12-31  |
| 4/30/2015 | HAMP Data Dictionary | DD1117 | Dodd-Frank Certification Signature Date       | All - new attribute added |   |  |
| 4/30/2015 | HAMP Data Dictionary | DD1095 | Dodd-Frank Certification Received Type Code   | All - new attribute added |   |  |
| 4/30/2015 | HAMP Data Dictionary | DD74   | First Payment Due Date After Modification     | Allowable Values          | Data Range:<br>Min: 2009-02-01<br>Max: 2016-09-30   | Data Range:<br>Min: 2009-02-01<br>Max: 2017-09-30  |
| 4/30/2015 | HAMP Data Dictionary | DD87   | Interest Rate Lock Date for Modification      | Allowable Values          | Data Range:<br>Min: 2009-02-19<br>Max: 2016-09-30   | Data Range:<br>Min: 2009-02-19<br>Max: 2017-09-30  |
| 4/30/2015 | HAMP Data Dictionary | DD525  | Last Paid Installment Date                    | Allowable Values          | Data Range:<br>Min: 2009-03-04<br>Max: 2031-01-15   | Data Range:<br>Min: 2009-03-04<br>Max: 2032-01-15  |
| 4/30/2015 | HAMP Data Dictionary | DD88   | Last Paid Installment Date After Modification | Allowable Values          | Data Range:<br>Min: 2009-02-01<br>Max: 2016-09-30   | Data Range:<br>Min: 2009-02-01<br>Max: 2017-09-30  |
| 4/30/2015 | HAMP Data Dictionary | DD98   | Maturity Date After Modification              | Allowable Values          | Data Range:<br>Max: 12-31-2061  | Data Range:<br>Max: 2062-12-31   |
| 4/30/2015 | HAMP Data Dictionary | DD105  | Modification Effective Date                   | Allowable Values          | Data Range:<br>Min: 2009-03-04<br>Max: 2016-09-30   | Data Range:<br>Min: 2009-03-04<br>Max: 2017-09-30  |
| 4/30/2015 | HAMP Data Dictionary | DD1093 | Monthly Principal and Interest With Recast    | All - new attribute added |   |  |
| 4/30/2015 | HAMP Data Dictionary | DD1089 | Monthly Principal and Interest Without Recast | All - new attribute added |   |  |
| 4/30/2015 | HAMP Data Dictionary | DD119  | NPV Date                                      | Allowable Values          | Data Range:<br>Min: 2009-02-01<br>Max: Today's System Date or 9-30-2016, whichever is earlier.  | Data Range:<br>Min: 2009-02-01<br>Max: Today's System Date or 2017-09-30, whichever is earlier.  |
| 4/30/2015 | HAMP Data Dictionary | DD139  | Principal Write-down (Forgiveness)            | Definition                | Amount of principal written-down or forgiven inclusive of investor forgiveness (PRA, HHF matching, etc.) and other principal forgiveness assistance (e.g. HHF).         | Amount of principal written-down or forgiven inclusive of investor forgiveness (PRA, HHF matching, etc.) and other principal forgiveness assistance (e.g. HHF).<br>NOTE: This definition is different than the definition specified for the Additional Data Reporting transaction. |
| 4/30/2015 | HAMP Data Dictionary | DD1090 | Recast Reporting Type Code                    | All - new attribute added |   |  |
| 4/30/2015 | HAMP Data Dictionary | DD1091 | Recast Effective Date                         | All - new attribute added |   |  |
| 4/30/2015 | HAMP Data Dictionary | DD1003 | Repurchase Type Code                          | Allowable Values          | Enumerations:<br>1. Repurchased when a Trial<br>2. Repurchased during the first five years of a Permanent GSE HAMP Modification Term<br>3. Repurchase Reported in Error | Enumerations:<br>1. Repurchased when a Trial<br>2. Repurchased Within 6 Years of 1st Trial Payment Due Date<br>3. Repurchase Reported in Error   |

|           |                      |         |                             |                  |  |  |
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| 4/30/2015 | HAMP Data Dictionary | DD208   | Step Payment Effective Date | Allowable Values | Data Range:<br>Min: 2009-03-04<br>Max: 2031-01-15  | Data Range:<br>Min: 2009-03-04<br>Max: 2032-01-15  |
| 4/30/2015 | HAMP Data Rules      | LIR-92  |                             | Rule Detail      | Date of Original Note must be less than or equal to 1/1/2009.  | Date of Original Note (DD62) must be on or before 1/1/2009.  |
| 4/30/2015 | HAMP Data Rules      | LIR-149 |                             | Rule Detail      | Borrower Execution Date must be greater than or equal 03/04/2009.  | Borrower Execution Date (DD37) must be on or after 03/04/2009.   |
| 4/30/2015 | HAMP Data Rules      | LIR-184 |                             | Rule Detail      | Loan Modification Effective Date must be greater than or equal to 3/4/2009.  | Modification Effective Date (DD105) must be on or after 3/4/2009.  |
| 4/30/2015 | HAMP Data Rules      | LIR-185 |                             | Rule Detail      | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) if provided, must be greater than or equal to 2/19/2009.   | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) must be on or after 2/19/2009.   |
| 4/30/2015 | HAMP Data Rules      | LIR-187 |                             | Rule Detail      | NPV Date must be greater than or equal to 2/1/2009.  | NPV Date (DD119) must be on or after 2/1/2009.   |
| 4/30/2015 | HAMP Data Rules      | LIR-188 |                             | Rule Detail      | NPV Date (DD119) must be on or before 9/30/2016.   | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, NPV Date (DD119) must be on or before 9/30/2016.  |
|           |                      |         |                             | BKFS             | Yes  | No   |
| 4/30/2015 | HAMP Data Rules      | LIR-191 |                             | Rule Detail      | First Payment Due Date After Modification must be greater than or equal to 2/1/2009.   | First Payment Due Date After Modification (DD74) must be on or after 2/1/2009.   |
| 4/30/2015 | HAMP Data Rules      | LIR-192 |                             | Rule Detail      | Last Paid Installment Date After Modification if provided, must be greater than or equal to 2/1/2009.  | Last Paid Installment Date After Modification (DD88), if provided, must be on or after 2/1/2009.   |
| 4/30/2015 | HAMP Data Rules      | LIR-204 |                             | Rule Detail      | The Principal and Interest Payment Before Modification (DD135) must be greater than or equal to the Principal and Interest Payment After Modification (DD132).   | The Principal and Interest Payment Before Modification (DD135) must be greater than or equal to the Principal and Interest Payment After Modification (DD132) if the 1st Trial Payment Due Date (DD17) is after 12/01/2011.  |
| 4/30/2015 | HAMP Data Rules      | LIR-249 |                             | Rule Detail      | The transaction cannot be processed because the compensation cap allocation for the HAMP Registration Number associated with this Servicer Number has been reached.  | The submitted HAMP Servicer Number (DD8) is associated with a servicer on the Do Not Board List and is not allowed.  |
| 4/30/2015 | HAMP Data Rules      | LIR-307 |                             | Rule Detail      | Supplementary Assistance Code (DD678) must be one of the following allowable values:<br>- None(1)<br>- Hardest Hit Fund(2)<br>- No value existed prior to attribute introduction(3)  | Supplementary Assistance Code (DD678) must be one of the following allowable values:<br>- None(1)<br>- Hardest Hit Fund(2)<br>- No value existed prior to attribute introduction(3)<br><br>Black Knight will block enumeration 3 as it is not for servicer use.  |
| 4/30/2015 | HAMP Data Rules      | LIR-342 |                             | Rule Detail      | Principal Reduction Alternative (PRA) Code (DD592) is a mandatory field and must be one of the valid enumerations.<br>1 - No PRA - standard waterfall<br>2 - PRA waterfall - incented forgiveness<br>3 - PRA waterfall - non-incented forgiveness)<br>4 - No value. Record existed prior to attribute introduction | Principal Reduction Alternative (PRA) Code (DD592) is a mandatory field and must be one of the valid enumerations.<br>1 - No PRA - standard waterfall<br>2 - PRA waterfall - incented forgiveness<br>3 - PRA waterfall - non-incented forgiveness)<br>4 - No value. Record existed prior to attribute introduction<br><br>Black Knight will block enumeration 4 as it is not for servicer use. |
| 4/30/2015 | HAMP Data Rules      | LIR-486 |                             | Rule Detail      | Modification Effective Date (DD105) must be on or before 9/30/2016.  | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Modification Effective Date (DD105) must be on or before 9/30/2016.   |
|           |                      |         |                             | BKFS             | Yes  | No   |

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| 4/30/2015 | HAMP Data Rules | LIR-489 |  | Rule Detail | Borrower Execution Date (DD37) must be on or before 12/31/2016.  | If Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Borrower Execution Date (DD37) must be on or before 12/31/2016.   |
|           |                 |         |  | BKFS        | Yes  | No   |
| 4/30/2015 | HAMP Data Rules | LIR-493 |  | Rule Detail | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) if provided, must be on or before 9/30/2016.   | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Interest Rate Lock Date for Modification (DD87) if provided, must be on or before 9/30/2016.  |
|           |                 |         |  | BKFS        | Yes  | No   |
| 4/30/2015 | HAMP Data Rules | LIR-494 |  | Rule Detail | First Payment Due Date After Modification (DD74) must be on or before 9/30/2016.   | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, First Payment Due Date After Modification (DD74) must be on or before 9/30/2016.  |
|           |                 |         |  | BKFS        | Yes  | No   |
| 4/30/2015 | HAMP Data Rules | LIR-495 |  | Rule Detail | Last Paid Installment Date After Modification (DD88) must be on or before 9/30/2016, if provided.  | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Last Paid Installment Date After Modification (DD88) must be on or before 9/30/2016, if provided.   |
|           |                 |         |  | BKFS        | Yes  | No   |
| 4/30/2015 | HAMP Data Rules | LIR-505 |  | Rule Detail | Maturity Date After Modification (DD98) must be on or before 12/31/2061, if provided.  | If the Investor Code (DD9) is (1) Fannie Mae or (2) Freddie Mac, Maturity Date After Modification (DD98) must be on or before 12/31/2061, if provided.   |
|           |                 |         |  | BKFS        | Yes  | No   |
| 4/30/2015 | HAMP Data Rules | LIR-603 |  | Rule Detail | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed. | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed. |

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| 4/30/2015 | HAMP Data Rules | LIR-604 |  | Rule Detail | <p>Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.</p> | <p>Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.</p> |
| 4/30/2015 | HAMP Data Rules | LIR-605 |  | Rule Detail | <p>Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed.</p>                            | <p>Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed.</p>                            |

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| 4/30/2015 | HAMP Data Rules | LIR-606 |  | Rule Detail | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed. | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 HMP9 and HMP12 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, HMP27 HMP9 and HMP12 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed. |
| 4/30/2015 | HAMP Data Rules | LIR-616 |  | Rule Detail | Repurchase Type Code (DD1003) must be one of the following allowable values, if provided:<br>(1) Repurchased When in Trial<br>(2) Repurchased during the first five years of a Permanent GSE HAMP Modification Term<br>(3) Repurchase Reported in Error   | Repurchase Type Code (DD1003) must be one of the following allowable values, if provided:<br>(1) Repurchased When in Trial<br>(2) Repurchased Within 6 Years of 1st Trial Payment Due Date<br>(3) Repurchase Reported in Error  |
| 4/30/2015 | HAMP Data Rules | LIR-695 |  | Rule Detail | If a GSE loan completes its initial modification term and is subsequently official cancelled to a trial active state, the servicer should not submit a new trial or official setup for that loan with a Repurchase Type Code (DD1003) of (1) Repurchased when a Trial or (2) Repurchased during the first five years of a Permanent GSE HAMP Modification Term.   | If a GSE loan is beyond the 6th anniversary of the 1st Trial Payment Due Date and is subsequently official cancelled to a trial active state, the servicer should not submit a new trial or official setup for that loan with a Repurchase Type Code (DD1003) of (1) Repurchased when a Trial or (2) Repurchased Within 6 Years of 1st Trial Payment Due Date.  |
| 4/30/2015 | HAMP Data Rules | LIR-696 |  | Rule Detail | If Submission Status (DD210) is (6) Official Correction and the existing modification has completed its initial modification term, Repurchase Type Code (DD1003) must match the existing value in HAMP, if provided. Changes are not allowed  | If Submission Status (DD210) is (6) Official Correction and the existing modification has reached the 6th anniversary of the 1st Trial Payment Due Date, Repurchase Type Code (DD1003) must match the existing value in HAMP, if provided. Changes are not allowed.   |
| 4/30/2015 | HAMP Data Rules | LIR-705 |  | Rule Detail | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a withdrawn Reason Code of GSE Repurchase After Initial Modification Term and the submitted 1st Trial Payment Due Date (DD17) is before the date the existing record completed its initial modification term.  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a withdrawn Reason Code of GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date and the submitted 1st Trial Payment Due Date (DD17) is before the 6th Anniversary of 1st Trial Payment Due Date of the existing record.  |

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| 4/30/2015 | HAMP Data Rules | LIR-706 |  | Rule Detail    | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of GSE Repurchase After Initial Modification Term and the submitted 1st Trial Payment Posted Date (DD18) is on or before the date the existing record completed its initial modification term.   | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date and the submitted 1st Trial Payment Posted Date (DD18) is before the 6th Anniversary of 1st Trial Payment Due Date of the existing record.   |
| 4/30/2015 | HAMP Data Rules | LIR-710 |  | Rule Detail    | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After Initial Modification Term or Tier 2 Remodification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.   | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date or Tier 2 Remodification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.   |
| 4/30/2015 | HAMP Data Rules | LIR-714 |  | Rule Detail    | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After Initial Modification Term or Tier 2 Remodification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date or Tier 2 Remodification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record. |
| 4/30/2015 | HAMP Data Rules | LIR-719 |  | All - new rule |   | If Investor Code (DD9) is (3) Private or (4) Portfolio, Modification Effective Date (DD105) must be on or before 9/30/2017.   |
| 4/30/2015 | HAMP Data Rules | LIR-720 |  | All - new rule |   | If Investor Code (DD9) is (3) Private or (4) Portfolio, Borrower Execution Date (D37) must be on or before 12/31/2017.  |
| 4/30/2015 | HAMP Data Rules | LIR-721 |  | All - new rule |   | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and if Investor Code (DD9) is (3) Private or (4) Portfolio, Interest Rate Lock Date for Modification (DD87) if provided, must be on or before 9/30/2017.   |
| 4/30/2015 | HAMP Data Rules | LIR-722 |  | All - new rule |   | If Investor Code (DD9) is (3) Private or (4) Portfolio, NPV Date (DD119) must be on or before 9/30/2017.  |
| 4/30/2015 | HAMP Data Rules | LIR-723 |  | All - new rule |   | If Investor Code (DD9) is (3) Private or (4) Portfolio, First Payment Due Date After Modification (DD74) must be on or before 9/30/2017.  |
| 4/30/2015 | HAMP Data Rules | LIR-724 |  | All - new rule |   | If Investor Code (DD9) is (3) Private or (4) Portfolio, Last Paid Installment Date After Modification (DD88) must be on or before 9/30/2017, if provided.   |
| 4/30/2015 | HAMP Data Rules | LIR-725 |  | All - new rule |   | If Investor Code (DD9) is (3) Private or (4) Portfolio, Maturity Date After Modification (DD98) must be on or before 12/31/2062.  |

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| 4/30/2015 | HAMP Data Rules | LIR-730 |  | All - new rule     |   | Submission Status of (1) Trial, (3) Official, (6) Official Correction and (7) Official Cancel is not allowed on a loan with a Program Type/Campaign ID (DD10) of HMP 1, HMP2, HMP 7, HMP 21, HMP22 or HMP27 that is part of an active servicing transfer deal where the SVT Deal State Code (DD1056) is not (12) Transferred, (13) SVT Transfer Error or (10) Cancelled and the SVT Loan State Code (DD1057) is (1) Passed, (2) Flagged or (4) SVT Rejected and the SVT Transfer Reason Code (DD1037) is (7) Internal SVT A or (8) Internal SVT B.   |
| 4/30/2015 | HAMP Data Rules | LIR-733 |  | All - new rule     |   | If the HAMP Servicer Number (DD8) of the submitted non-GSE loan with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 is a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 3 (AAA) or null then the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination of the submitted loan must exist in the latest servicing transfer deal where the SVT Investor Code Category (DD1058) = 2 (Non-GSE) and the SVT AAA Received Type Code (DD1064) = 4 (AAA Approved) and the SVT Deal State Code (DD1056) = 12 (Transferred) and the SVT Loan State Code (DD1057) = 6 (Transferred) or 7 (Transferred with Action). |
| 4/30/2015 | HAMP Data Rules | LIR-736 |  | All - new rule     |   | The HAMP Servicer Number (DD8) of the submitted non-GSE loan with a Program Type/Campaign ID (DD10) of HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27 must be a servicer with a Servicer First Lien SPA Status Type Code (DD1103) of 1 (SPA), 3 (AAA) or 4 (Amended SPA).   |
| 4/30/2015 | HAMP Data Rules | LIR-739 |  | All - new rule     |   | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 or HMP12 and the latest associated modification contains a non-zero dollar amount of compensation in Disbursement Suspense after an Official Cancellation, then a Trial resubmission with an Investor Code (DD9) change to or from GSE to non-GSE or to or from Fannie Mae to Freddie Mac is not allowed.  |
| 4/30/2015 | HAMP Data Rules | LIR-740 |  | All - new rule     |   | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP21, HMP22, HMP27, HMP9 or HMP12 and the latest associated modification is Trial Active and a non-zero dollar amount of compensation exists in Disbursement Suspense, then a Submission Status (DD210) of 3 (Official) is not allowed.   |
| 4/30/2015 | HAMP Data Rules | OMR-116 |  | All - rule removed | The reported interest amount must match the HAMP internally calculated interest and the difference between the reported and the calculated values must be within the allowable tolerance.   | (removed)  |
| 4/30/2015 | HAMP Data Rules | OMR-117 |  | All - rule removed | The reported Principal amount must match the HAMP internally calculated Principal and the difference between the reported and the calculated values must be within the allowable tolerance. | (removed)  |
| 4/30/2015 | HAMP Data Rules | OMR-131 |  | All - rule removed | The reported P&I amount must match the value at time of official loan modification or at step rate change.  | (removed)  |



|           |                 |         |  |             |   |   |
|-----------|-----------------|---------|--|-------------|---|---|
| 4/30/2015 | HAMP Data Rules | OMR-134 |  | Rule Detail | The Action Code Date must be greater than or equal to 3/4/2009.   | Action Code Date (DD21), if provided, must be on or after 3/4/2009.   |
|           |                 |         |  | BKFS        | Yes   | No  |
| 4/30/2015 | HAMP Data Rules | OMR-135 |  |             | Action Code Date (DD21) must be on or before 1/15/2031.   | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Action Code Date (DD21) must be on or before 1/15/2031.  |
|           |                 |         |  | BKFS        | Yes   | No  |
| 4/30/2015 | HAMP Data Rules | OMR-136 |  | Rule Detail | Step Payment Effective Date must be greater than or equal to 3/4/2009.  | Step Payment Effective Date (DD208), if provided, must be on or after 3/4/2009.   |
| 4/30/2015 | HAMP Data Rules | OMR-137 |  | Rule Detail | Step Payment Effective Date (DD208) must be on or before 01/15/2031.  | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Step Payment Effective Date (DD208) must be on or before 01/15/2031.   |
|           |                 |         |  | BKFS        | Yes   | No  |
| 4/30/2015 | HAMP Data Rules | OMR-138 |  | Rule Detail | Last Paid Installment Date must be greater than or equal to 3/4/2009.   | Last Paid Installment Date (DD525) must be on or after 3/4/2009.  |
| 4/30/2015 | HAMP Data Rules | OMR-139 |  | Rule Detail | Last Paid Installment Date (DD525) must be on or before 1/15/2031.  | If Investor Code (DD9) on the corresponding loan is (1) Fannie Mae or (2) Freddie Mac, Last Paid Installment Date (DD525) must be on or before 1/15/2031.   |
|           |                 |         |  | BKFS        | Yes   | No  |
| 4/30/2015 | HAMP Data Rules | OMR-183 |  | Rule Detail | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification, (64) GSE Repurchase After Initial Modification Term or (65) Tier 2 Remodification, if provided.  | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification, (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date or (65) Tier 2 Remodification, if provided.  |
| 4/30/2015 | HAMP Data Rules | OMR-185 |  | Rule Detail | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, Action Code Date (DD21) must be after the date that the corresponding loan completed its initial modification term.  | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date is provided, Action Code Date (DD21) must be on or after the 6th Anniversary of 1st Trial Payment Due Date of the existing record.  |
| 4/30/2015 | HAMP Data Rules | OMR-187 |  | Rule Detail | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must have completed its initial modification term.  | (removed)   |
| 4/30/2015 | HAMP Data Rules | OMR-188 |  | Rule Detail | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must have an Investor Code (DD9) of (1) Fannie Mae or (2) Freddie Mac.  | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date is provided, the corresponding loan must have an Investor Code (DD9) of (1) Fannie Mae or (2) Freddie Mac.  |
| 4/30/2015 | HAMP Data Rules | OMR-189 |  | Rule Detail | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must not have a Repurchase Type Code (DD1003) of (1) Repurchased when a Trial or (2) Repurchased during the first five years of a Permanent GSE HAMP Modification Term. | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date is provided, the corresponding loan must not have a Repurchase Type Code (DD1003) of (1) Repurchased when a Trial or (2) Repurchased within 6 years of 1st Trial Payment Due Date.  |
| 4/30/2015 | HAMP Data Rules | OMR-190 |  | Rule Detail | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term or (65) Tier 2 Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default or HMP7 - Current.                         | If an Action Code (DD20) of (64) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date or (65) Tier 2 Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default or HMP7 - Current. |

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|-----------|-----------------|---------|--|----------------|--|---|
| 4/30/2015 | HAMP Data Rules | OMR-197 |  | All - new rule |  | If one of the following attributes are provided, all must be provided: Recast Reporting Type Code (DD1090) of (1) Recast, Recast Effective Date (DD1091), Monthly Principal and Interest Without Recast (DD1089) and Monthly Principal and Interest With Recast (DD1093). |
| 4/30/2015 | HAMP Data Rules | OMR-200 |  | All - new rule |  | If Recast Effective Date (DD1091) is provided it must be after the sixth anniversary of the 1st Trial Payment Due Date (DD17) of the corresponding loan.  |
| 4/30/2015 | HAMP Data Rules | OMR-201 |  | All - new rule |  | If a Recast Reporting Type Code (DD1090) is provided, it must be either (1) Recast or (2) Recast Reported in Error.   |
| 4/30/2015 | HAMP Data Rules | OMR-202 |  | All - new rule |  | If a Recast Reporting Type Code (DD1090) of (1) Recast is provided, Program Type/Campaign ID (DD10) of the corresponding loan must be HMP1, HMP2, HMP7, HMP21, HMP22 or HMP27.  |
| 4/30/2015 | HAMP Data Rules | OMR-203 |  | All - new rule |  | If Recast Effective Date (DD1091) is provided, it must be in a valid date format.   |
| 4/30/2015 | HAMP Data Rules | OMR-204 |  | All - new rule |  | If Recast Effective Date (DD1091) is provided, it must be on or before the OMR submission date.   |
| 4/30/2015 | HAMP Data Rules | OMR-205 |  | All - new rule |  | Recast Effective Date (DD1091) must be before Action Code Date (DD21), if both are provided.  |
| 4/30/2015 | HAMP Data Rules | OMR-206 |  | All - new rule |  | If a Recast Reporting Type Code (DD1090) of (2) Recast Reported in Error is provided, the corresponding loan must have a Recast Status Type Code (DD1092) of (1) Recast.  |
| 4/30/2015 | HAMP Data Rules | OMR-209 |  | All - new rule |  | If a Recast Reporting Type Code (DD1090) of (2) Recast Reported in Error is provided, Recast Effective Date (DD1091), Monthly Principal and Interest Without Recast (DD1089), and Monthly Principal and Interest with Recast (DD1093) must be null.                       |
| 4/30/2015 | HAMP Data Rules | OMR-211 |  | All - new rule |  | If Investor Code (DD9) on the corresponding loan is (3) Private or (4) Portfolio, Action Code Date (DD21) must be on or before 1/15/2032.   |
| 4/30/2015 | HAMP Data Rules | OMR-212 |  | All - new rule |  | If Investor Code (DD9) on the corresponding loan is (3) Private or (4) Portfolio, Step Payment Effective Date (DD208) must be on or before 1/15/2032.   |
| 4/30/2015 | HAMP Data Rules | OMR-213 |  | All - new rule |  | If Investor Code (DD9) on the corresponding loan is (3) Private or (4) Portfolio, Last Paid Installment Date (DD525) must be on or before 1/15/2032.  |
| 4/30/2015 | HAMP Data Rules | OMR-217 |  | All - new rule |  | Monthly Principal and Interest With Recast (DD1093) must be less than or equal to Monthly Principal and Interest Without Recast (DD1089), if both are provided.   |
| 4/30/2015 | HAMP Data Rules | OMR-218 |  | All - new rule |  | If a Dodd-Frank Certification Received Type Code (DD1095) is provided, it must be either (1) Dodd-Frank Certification Received or (2) Dodd-Frank Certification Reported in Error.   |
| 4/30/2015 | HAMP Data Rules | OMR-219 |  | All - new rule |  | Dodd-Frank Certification Received Type Code (DD1095) must be blank if the associated modification has an Investor Code (DD9) other than (1) Fannie Mae or (2) Freddie Mac.  |

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|-----------|-----------------|---------|--|----------------|--|--|
| 4/30/2015 | HAMP Data Rules | OMR-220 |  | All - new rule |  | If a Dodd-Frank Certification Received Type Code (DD1095) of (2) Dodd-Frank Certification Reported in Error is provided, the corresponding loan must have a Dodd-Frank Certification Received Status Code (DD1096) of (1) Dodd-Frank Certification Received.   |
| 4/30/2015 | HAMP Data Rules | OMR-221 |  | All - new rule |  | If Recast Reporting Type Code (DD1090) is not provided, then all the following attributes must also not be provided: Recast Effective Date (DD1091), Monthly Principal and Interest Without Recast (DD1089) and Monthly Principal and Interest With Recast (DD1093).   |
| 4/30/2015 | HAMP Data Rules | OMR-223 |  | All - new rule |  | An Official Monthly Report is not allowed on a loan that is part of an active servicing transfer deal where the SVT Deal State Code (DD1056) is not (12) Transferred, (13) SVT Transfer Error or (10) Cancelled and the SVT Loan State Code (DD1057) is (1) Passed, (2) Flagged or (4) SVT Rejected and the SVT Transfer Reason Code (DD1037) is (7) Internal SVT A or (8) Internal SVT B. |
| 4/30/2015 | HAMP Data Rules | OMR-224 |  | All - new rule |  | If a Dodd-Frank Certification Signature Date (DD1117) is provided, it must be in a valid date format.  |
| 4/30/2015 | HAMP Data Rules | OMR-225 |  | All - new rule |  | If a Dodd-Frank Certification Signature Date (DD1117) is provided, it must be on or after 4/1/2009.  |
| 4/30/2015 | HAMP Data Rules | OMR-226 |  | All - new rule |  | If a Dodd-Frank Certification Signature Date (DD1117) is provided, it must be on or before the later of the sixth year anniversary of the 1st Trial Payment Due Date (DD17) or September 1, 2015.  |
| 4/30/2015 | HAMP Data Rules | OMR-227 |  | All - new rule |  | If a Dodd-Frank Certification Signature Date (DD1117) is provided, it must be on or before the OMR submission date.  |
| 4/30/2015 | HAMP Data Rules | OMR-228 |  | All - new rule |  | If a Dodd-Frank Certification Signature Date (DD1117) is provided, the corresponding loan must have an Investor Code (DD9) of Fannie Mae (1) or Freddie Mac (2).   |
| 4/30/2015 | HAMP Data Rules | OMR-229 |  | All - new rule |  | If a Dodd-Frank Certification Received Type Code (DD1095) of Dodd-Frank Certification Reported in Error (2) is provided, the Dodd-Frank Certification Signature Date (DD1117) must be blank.   |
| 4/30/2015 | HAMP Data Rules | OMR-230 |  | All - new rule |  | If a Dodd-Frank Certification Received Type Code (DD1095) of Dodd-Frank Certification Received (1) is provided, the Dodd-Frank Certification Signature Date (DD1117) must also be provided.  |
| 4/30/2015 | HAMP Data Rules | OMR-231 |  | All - new rule |  | If a Dodd-Frank Certification Signature Date (DD1117) is provided, a Dodd-Frank Certification Received Type Code (DD1095) of Dodd-Frank Certification Received (1) must also be provided.  |

**1st Lien Data Dictionary Changes - Revisions Effective Starting 02/02/2015**

| Publication Date | Tab | Ref ID | Name of Data Point | Field | Old Value | New Value |
|------------------|-----|--------|--------------------|-------|-----------|-----------|
|------------------|-----|--------|--------------------|-------|-----------|-----------|

|            |                      |         |  |                    |  |   |
|------------|----------------------|---------|--|--------------------|--|---|
| 10/30/2014 | HAMP Data Dictionary | DD20    | Action Code                                    | Allowable Values   | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification After Initial Modification Term<br>64. GSE Repurchase After Initial Modification Term   | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification<br>64. GSE Repurchase After Initial Modification Term<br>65. Tier 2 Remodification   |
| 10/30/2014 | HAMP Data Dictionary | DD390   | Delinquency Type Code                          | Description        | Indicates how long the loan was delinquent in the past 12 months at the time of NPV Run Date.  | Indicates how long the loan was delinquent in the past 12 months at the time of NPV Date.   |
| 10/30/2014 | HAMP Data Dictionary | DD89    | Last Paid Installment Date Before Modification | Description        | The due date of the last paid installment received on the loan immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported.  | The due date of the last paid installment received on the loan immediately prior to the most recent Trial Period Plan Effective Date (DD17) for the modification being reported. This LPI Date should NOT reflect receipt of any Trial Period Plan payments that may have been remitted prior to the Trial Period Plan Effective Date. Only regularly scheduled contractual payments under the terms of the original note, or a prior modification, should advance the LPI Date reported under DD89.    |
| 10/30/2014 | HAMP Data Dictionary | DD596   | Unemployment Plan Forbearance Initiation Month | Allowable Values   | Data Range:<br>Min: 2010-05-01<br>Max:2013-12-01   | Data Range:<br>Min: 2010-05-01  |
| 10/30/2014 | HAMP Data Rules      | LIR-427 |  | Rule Detail        | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing Trial Active, Official Active, Official Paid Off or Official Withdrawn in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7.   | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing Trial Active, Official Active, Official Paid Off or Official Withdrawn with a non-servicer submitted Withdrawn Reason Code (Force Placed Servicing, Servicer Requested Out Of Program or Other) loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7. |
| 10/30/2014 | HAMP Data Rules      | LIR-431 |  | Rule Detail        | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction, or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Disqualified loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 and the submitted Last Paid Installment Date Before Modification (DD89) is prior to the Last Paid Installment Date (DD525) on the existing record. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Disqualified loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 and the submitted Last Paid Installment Date Before Modification (DD89) is prior to the Last Paid Installment Date (DD525) on the existing record.  |
| 10/30/2014 | HAMP Data Rules      | LIR-509 |  | All - Rule Removed | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, Principal and Interest Payment After Modification (DD132) must be less than or equal to Principal and Interest Payment Before Modification (DD135) - (Principal and Interest Payment Before Modification (DD135) * 0.10).   | (removed)   |

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|------------|-----------------|---------|--|----------------|--|--|
| 10/30/2014 | HAMP Data Rules | LIR-705 |  | All - New Rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a withdrawn Reason Code of GSE Repurchase After Initial Modification Term and the submitted 1st Trial Payment Due Date (DD17) is on or before the date the existing record completed its initial modification term.   |
| 10/30/2014 | HAMP Data Rules | LIR-706 |  | All - New Rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of GSE Repurchase After Initial Modification Term and the submitted 1st Trial Payment Posted Date (DD18) is on or before the date the existing record completed its initial modification term.  |
| 10/30/2014 | HAMP Data Rules | LIR-710 |  | All - New Rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After Initial Modification Term or Tier 2 Remodification and the submitted 1st Trial Payment Due Date (DD17) is before the Withdrawn Action Code Date (DD21) on the existing record.                                |
| 10/30/2014 | HAMP Data Rules | LIR-712 |  | All - New Rule |  | Submission Status (DD210) of (1) Trial with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 that was withdrawn in the same month as the current submission.  |
| 10/30/2014 | HAMP Data Rules | LIR-713 |  | All - New Rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21 - Tier 2 HMP Default shall be rejected if it matches to an Official Withdrawn loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 and Withdrawn Reason Code is Tier 2 Remodification.  |
| 10/30/2014 | HAMP Data Rules | LIR-714 |  | All - New Rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Withdrawn loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and a Withdrawn Reason Code of Proprietary Remodification, GSE Repurchase After Initial Modification Term or Tier 2 Remodification and the submitted Last Paid Installment Date Before Modification (DD89) is more than 3 months prior to the Action Code Date (DD21) of the existing record. |

|            |                 |         |  |                |   |  |
|------------|-----------------|---------|--|----------------|---|--|
| 10/30/2014 | HAMP Data Rules | OMR-148 |  | Rule Detail    | If an Action Code (DD20) of (60) Payoff is provided, Action Code Date (DD21) must be on or after the corresponding loan's Modification Effective Date (DD105).  | Action Code Date (DD21), if provided, must be on or after the corresponding loan's Modification Effective Date (DD105).  |
| 10/30/2014 | HAMP Data Rules | OMR-183 |  | Rule Detail    | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification After Initial Modification Term or (64) GSE Repurchase After Initial Modification Term, if provided   | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification, (64) GSE Repurchase After Initial Modification Term or (65) Tier 2 Remodification, if provided.   |
| 10/30/2014 | HAMP Data Rules | OMR-185 |  | Rule Detail    | If an Action Code (DD20) of (63) Proprietary Remodification After Initial Modification Term or (64) GSE Repurchase After Initial Modification Term is provided, Action Code Date (DD21) must be after the date that the corresponding loan completed its initial modification term. | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, Action Code Date (DD21) must be after the date that the corresponding loan completed its initial modification term.   |
| 10/30/2014 | HAMP Data Rules | OMR-187 |  | Rule Detail    | If an Action Code (DD20) of (63) Proprietary Remodification After Initial Modification Term or (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must have completed its initial modification term.   | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must have completed its initial modification term.   |
| 10/30/2014 | HAMP Data Rules | OMR-190 |  | Rule Detail    | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default or HMP7 - Current  | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term or (65) Tier 2 Remodification is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default or HMP7 - Current.  |
| 10/30/2014 | HAMP Data Rules | OMR-192 |  | All - New Rule |   | If an Action Code (DD20) of (65) Tier 2 Remodification is provided, the corresponding loan must have an Investor Code (DD9) of (3) Private or (4) Portfolio.   |
| 10/30/2014 | HAMP Data Rules | OMR-193 |  | All - New Rule |   | If an Action Code (DD20) of (65) Tier 2 Remodification is provided on a Tier 1 OMR, there must not be an ADR record in the system with Additional Data Reporting Type Code (DD967) of (3) HAMP NANA, Modification Evaluation Date (DD970) on or after 6/1/2012 and Reason Code other than (18) - Submission Error Correction (Incorrect transaction type). |
| 10/30/2014 | HAMP Data Rules | OMR-196 |  | All - New Rule |   | If an Action Code (DD20) of (63) Proprietary Remodification or (65) Tier 2 Remodification is provided, Investor Code (DD9) of the corresponding loan is (3) Private or (4) Portfolio and Action Code Date (DD21) is prior to 1/1/2015, Action Code Date (DD21) must be after the date the loan completed its initial modification term.                    |

### 1st Lien Data Dictionary Changes - Revisions Effective Starting 04/28/2014

| Publication Date | Tab                  | Ref ID | Name of Data Point | Field                           | Old Value  | New Value  |
|------------------|----------------------|--------|--------------------|---------------------------------|--|--|
| 2/24/2014        | HAMP Data Dictionary |        |                    | Loan Set-Up Cancellation(Trial) |  |  |
| 2/24/2014        | HAMP Data Dictionary | DD20   | Action Code        | Allowable Values                | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification After Initial Modification Term | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification After Initial Modification Term<br>64. GSE Repurchase After Initial Modification Term |

|           |                      |         |                   |                    |  |   |
|-----------|----------------------|---------|-------------------|--------------------|--|---|
| 2/24/2014 | HAMP Data Dictionary | DD210   | Submission Status | Allowable Values   | Enumeration<br>1. Trial<br>3. Official<br>5. Trial Cancel<br>6. Official Correction<br>7. Official Cancel  | Enumeration:<br>1. Trial<br>3. Official<br>6. Official Correction<br>7. Official Cancel   |
| 2/24/2014 | HAMP Data Rules      | LIR-132 |                   | All - Rule Removed | Submission Status (DD210) of (5) Trial Cancel requires a corresponding active trial loan to exist in the HAMP system.  | (removed)   |
| 2/24/2014 | HAMP Data Rules      | LIR-155 |                   | All - Rule Removed | Submission Status (DD210) of (5) Trial Cancel can not have a corresponding cancelled trial loan in the HAMP system.  | (removed)   |
| 2/24/2014 | HAMP Data Rules      | LIR-164 |                   | All - Rule Removed | Submission Status (DD210) of (5) Trial Cancel can not have an existing corresponding loan in the HAMP system that is in Official status.   | (removed)   |
| 2/24/2014 | HAMP Data Rules      | LIR-482 |                   | All - Rule Removed | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, Submission Status (DD210) cannot be (5) Trial Cancel.   | (removed)   |
| 2/24/2014 | HAMP Data Rules      | OMR-122 |                   | Rule Detail        | If the reported Unpaid Principal Balance is greater than 0, the Action Code cannot be 60 (payoff).   | If Action Code (DD20) is (60) Payoff, Loan Unpaid Principal Balance Amount (DD294) must be \$0.   |
| 2/24/2014 | HAMP Data Rules      | OMR-133 |                   | Rule Detail        | If the reported Unpaid Principal Balance is equal to 0, the Action Code must be 60 (payoff).   | If Action Code (DD20) is not (60) Payoff or not provided, Loan Unpaid Principal Balance Amount (DD294) must be greater than \$0.  |
| 2/24/2014 | HAMP Data Rules      | OMR-183 |                   | Rule Detail        | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification After Initial Modification Term, if provided   | Action Code (DD20) must be (60) Payoff, (63) Proprietary Remodification After Initial Modification Term or (64) GSE Repurchase After Initial Modification Term, if provided   |
| 2/24/2014 | HAMP Data Rules      | OMR-185 |                   | Rule Detail        | If an Action Code (DD20) of (63) Proprietary Remodification After Initial Modification Term is provided, Action Code Date (DD21) must be after the date that the corresponding loan completed its initial modification term. | If an Action Code (DD20) of (63) Proprietary Remodification After Initial Modification Term or (64) GSE Repurchase After Initial Modification Term is provided, Action Code Date (DD21) must be after the date that the corresponding loan completed its initial modification term.         |
| 2/24/2014 | HAMP Data Rules      | OMR-187 |                   | Rule Detail        | If an Action Code (DD20) of (63) Proprietary Remodification After Initial Modification Term is provided, the corresponding loan must have completed its initial modification term.   | If an Action Code (DD20) of (63) Proprietary Remodification After Initial Modification Term or (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must have completed its initial modification term.   |
| 2/24/2014 | HAMP Data Rules      | OMR-188 |                   | All - New Rule     |  | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must have an Investor Code (DD9) of (1) Fannie Mae or (2) Freddie Mac.  |
| 2/24/2014 | HAMP Data Rules      | OMR-189 |                   | All - New Rule     |  | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must not have a Repurchase Type Code (DD1003) of (1) Repurchased when a Trial or (2) Repurchased during the first five years of a Permanent GSE HAMP Modification Term. |
| 2/24/2014 | HAMP Data Rules      | OMR-190 |                   | All - New Rule     |  | If an Action Code (DD20) of (64) GSE Repurchase After Initial Modification Term is provided, the corresponding loan must have a Program Type/Campaign ID (DD10) of HMP1 - HMP Default, HMP2 - HMP Imminent Default or HMP7 - Current.   |

|           |                      |         |                      |                  |   |  |
|-----------|----------------------|---------|----------------------|------------------|---|--|
| 1/24/2014 | HAMP Data Dictionary | DD20    | Action Code          | Allowable Values | Enumeration:<br>60. Payoff  | Enumeration:<br>60. Payoff<br>63. Proprietary Remodification After Initial Modification Term   |
| 1/24/2014 | HAMP Data Dictionary | DD1003  | Repurchase Type Code | Allowable Values | Enumerations:<br>1. Repurchased when a Trial<br>2. Repurchased when a Permanent GSE HAMP Modification<br>3. Repurchase Reported in Error  | Enumerations:<br>1. Repurchased when a Trial<br>2. Repurchased during the first five years of a Permanent GSE HAMP Modification Term<br>3. Repurchase Reported in Error  |
| 1/24/2014 | HAMP Data Rules      | LIR-427 |                      | Rule Detail      | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing Trial Active, Official Active, Official Paid Off or Official Active Non-Payment loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7.  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing Trial Active, Official Active, Official Paid Off or Official Withdrawn in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7.   |
| 1/24/2014 | HAMP Data Rules      | LIR-429 |                      | Rule Detail      | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an existing loan in Trial Active, Trial Disqualified, Official Active, Official Disqualified, Official Paid-Off or Official Active Non-Payment state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9, HMP12, HMP21, HMP22 or HMP27.   | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an existing loan in Trial Active, Trial Disqualified, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9, HMP12, HMP21, HMP22 or HMP27.   |
| 1/24/2014 | HAMP Data Rules      | LIR-430 |                      | Rule Detail      | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to a loan in Trial Active, Official Active, Official Disqualified, Official Paid-Off or Official Active Non-Payment state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9 or HMP12.  | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to a loan in Trial Active, Official Active, Official Disqualified, Official Paid-Off or Official Withdrawn state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9 or HMP12.  |
| 1/24/2014 | HAMP Data Rules      | LIR-519 |                      | Rule Detail      | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted. |



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| 1/24/2014 | HAMP Data Rules | LIR-520 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted.  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted.   |
| 1/24/2014 | HAMP Data Rules | LIR-603 |  | Rule Detail | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.    | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.    |
| 1/24/2014 | HAMP Data Rules | LIR-604 |  | Rule Detail | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed. | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed. |

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|-----------|-----------------|---------|--|----------------|---|---|
| 1/24/2014 | HAMP Data Rules | LIR-605 |  | Rule Detail    | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed.    | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed.    |
| 1/24/2014 | HAMP Data Rules | LIR-606 |  | Rule Detail    | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed. | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP7, HMP21, HMP22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Withdrawn, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed. |
| 1/24/2014 | HAMP Data Rules | LIR-616 |  | Rule Detail    | Repurchase Type Code (DD1003) must be one of the following allowable values, if provided:<br>(1) Repurchased When in Trial<br>(2) Repurchased When a Permanent GSE HAMP Modification<br>(3) Repurchase Reported in Error  | Repurchase Type Code (DD1003) must be one of the following allowable values, if provided:<br>(1) Repurchased When in Trial<br>(2) Repurchased during the first five years of a Permanent GSE HAMP Modification Term<br>(3) Repurchase Reported in Error   |
| 1/24/2014 | HAMP Data Rules | LIR-695 |  | All - New Rule |   | If a GSE loan completes its initial modification term and is subsequently official cancelled to a trial active state, the servicer should not submit a new trial or official setup for that loan with a Repurchase Type Code (DD1003) of (1) Repurchased when a Trial or (2) Repurchased during the first five years of a Permanent GSE HAMP Modification Term.   |
| 1/24/2014 | HAMP Data Rules | LIR-696 |  | All - New Rule |   | If Submission Status (DD210) is (6) Official Correction and the existing modification has completed its initial modification term, Repurchase Type Code (DD1003) must match the existing value in HAMP, if provided. Changes are not allowed  |

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| 1/24/2014 | HAMP Data Rules | OMR-35  |  | All - Rule Removed | Action Code must be a valid allowable value.   | (removed)  |
| 1/24/2014 | HAMP Data Rules | OMR-148 |  | Rule Detail        | The reported Action Code Date should be greater than or equal to the Loan Modification Effective Date. | If an Action Code (DD20) of (60) Payoff is provided, Action Code Date (DD21) must be on or after the corresponding loan's Modification Effective Date (DD105).   |
| 1/24/2014 | HAMP Data Rules | OMR-183 |  | All - New Rule     |  | Action Code (DD20) must be (60) Payoff or (63) Proprietary Remodification After Initial Modification Term, if provided   |
| 1/24/2014 | HAMP Data Rules | OMR-185 |  | All - New Rule     |  | If an Action Code (DD20) of (63) Proprietary Remodification After Initial Modification Term is provided, Action Code Date (DD21) must be after the date that the corresponding loan completed its initial modification term. |
| 1/24/2014 | HAMP Data Rules | OMR-187 |  | All - New Rule     |  | If an Action Code (DD20) of (63) Proprietary Remodification After Initial Modification Term is provided, the corresponding loan must have completed its initial modification term.   |

### 1st Lien Data Dictionary Changes - Revisions Effective Starting 11/25/2013

| Publication Date | Tab                  | Ref ID  | Name of Data Point            | Field            | Old Value   | New Value  |
|------------------|----------------------|---------|-------------------------------|------------------|---|--|
| 9/26/2013        | HAMP Data Dictionary | DD17    | 1st Trial Payment Due Date    | Allowable Values | Data Range:<br>Min: 2009-03-04<br>Max: 2016-06-30   | Data Range:<br>Min: 2009-03-04   |
| 9/26/2013        | HAMP Data Dictionary | DD18    | 1st Trial Payment Posted Date | Allowable Values | Data Range:<br>Min: 2009-03-04<br>Max: 2016-06-30   | Data Range:<br>Min: 2009-03-04   |
| 9/26/2013        | HAMP Data Rules      | LIR-529 |                               | Rule Detail      | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Due Date (DD17) must be on or after 3/4/2009 and on or before 6/30/2016, if provided.       | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Due Date (DD17) must be on or after 3/4/2009, if provided.       |
| 9/26/2013        | HAMP Data Rules      | LIR-530 |                               | Rule Detail      | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Due Date (DD17) must be on or after 6/1/2012 and on or before 6/30/2016, if provided.    | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Due Date (DD17) must be on or after 6/1/2012, if provided.    |
| 9/26/2013        | HAMP Data Rules      | LIR-534 |                               | Rule Detail      | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Posted Date (DD18) must be on or after 3/4/2009 and on or before 6/30/2016, if provided.    | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Posted Date (DD18) must be on or after 3/4/2009, if provided.    |
| 9/26/2013        | HAMP Data Rules      | LIR-535 |                               | Rule Detail      | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Posted Date (DD18) must be on or after 6/1/2012 and on or before 6/30/2016, if provided. | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Posted Date (DD18) must be on or after 6/1/2012, if provided. |
| 9/26/2013        | HAMP Data Rules      | LIR-667 |                               | All - New Rule   |   | If Investor Code (DD9) is Fannie Mae (1) or Freddie Mac (2), 1st Trial Payment Due Date (DD17) must be on or before 3/1/2016, if provided    |

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|-----------|----------------------|---------|--|----------------------|--|--|
| 8/22/2013 | HAMP Data Dictionary | DD17    | 1st Trial Payment Due Date                     | Allowable Values     | Data Range:<br>Min: 2009-03-04<br>Max: 2014-06-30            | Data Range:<br>Min: 2009-03-04<br>Max: 2016-06-30            |
| 8/22/2013 | HAMP Data Dictionary | DD18    | 1st Trial Payment Posted Date                  | Allowable Values     | Data Range:<br>Min: 2009-03-04<br>Max: 2014-06-30            | Data Range:<br>Min: 2009-03-04<br>Max: 2016-06-30            |
| 8/22/2013 | HAMP Data Dictionary | DD21    | Action Code Date                               | Allowable Values     | Data Range:<br>Min: 2009-03-04<br>Max: 2029-01-15            | Data Range:<br>Min: 2009-03-04<br>Max: 2031-01-15            |
| 8/22/2013 | HAMP Data Dictionary | DD37    | Borrower Execution Date                        | Allowable Values     | Data Range:<br>Min: 2009-03-04<br>Max: 2014-12-31            | Data Range:<br>Min: 2009-03-04<br>Max: 2016-12-31            |
| 8/22/2013 | HAMP Data Dictionary | DD59    | The Social Security Number of the Co-Borrower. | Loan Set-Up Trial    | O  | C  |
|           |                      |         |  | Loan Set-Up Official | O  | C  |
| 8/22/2013 | HAMP Data Dictionary | DD74    | First Payment Due Date After Modification      | Allowable Values     | Data Range:<br>Min: 2009-02-01<br>Max: 2014-09-30            | Data Range:<br>Min: 2009-02-01<br>Max: 2016-09-30            |
| 8/22/2013 | HAMP Data Dictionary | DD87    | Interest Rate Lock Date for Modification       | Allowable Values     | Data Range:<br>Min: 2009-02-19<br>Max: 2014-09-30            | Data Range:<br>Min: 2009-02-19<br>Max: 2016-09-30            |
| 8/22/2013 | HAMP Data Dictionary | DD525   | Last Paid Installment Date                     | Allowable Values     | Data Range:<br>Min: 2009-03-04<br>Max: 2029-01-15            | Data Range:<br>Min: 2009-03-04<br>Max: 2031-01-15            |
| 8/22/2013 | HAMP Data Dictionary | DD88    | Last Paid Installment Date After Modification  | Allowable Values     | Data Range:<br>Min: 2009-02-01<br>Max: 2014-09-30            | Data Range:<br>Min: 2009-02-01<br>Max: 2016-09-30            |
| 8/22/2013 | HAMP Data Dictionary | DD98    | Maturity Date After Modification               | Allowable Values     | Max: 12-31-2059  | Max: 12-31-2061  |
| 8/22/2013 | HAMP Data Dictionary | DD105   | Modification Effective Date                    | Allowable Values     | Data Range:<br>Min: 2009-03-04<br>Max: 2014-09-30            | Data Range:<br>Min: 2009-03-04<br>Max: 2016-09-30            |
| 8/22/2013 | HAMP Data Dictionary | DD119   | NPV Date                                       | Allowable Values     | Max: Today's System Date or 9-30-2014, whichever is earlier. | Max: Today's System Date or 9-30-2016, whichever is earlier. |
| 8/22/2013 | HAMP Data Rules      | LIR-120 |  | LPS                  | Yes  | No   |
| 8/22/2013 | HAMP Data Rules      | LIR-121 |  | LPS                  | Yes  | No   |
| 8/22/2013 | HAMP Data Rules      | LIR-122 |  | LPS                  | Yes  | No   |
| 8/22/2013 | HAMP Data Rules      | LIR-123 |  | LPS                  | Yes  | No   |
| 8/22/2013 | HAMP Data Rules      | LIR-188 |  | Rule Detail          | NPV Date (DD119) must be on or before 9/30/2014.             | NPV Date (DD119) must be on or before 9/30/2016.             |

|           |                 |         |  |                    |   |   |
|-----------|-----------------|---------|--|--------------------|---|---|
| 8/22/2013 | HAMP Data Rules | LIR-319 |  | All - Rule Removed | Investor Code (DD9) must be Portfolio(4) or Private(3), if Supplementary Assistance Code (DD678) is, Hardest Hit Fund(2)  |   |
| 8/22/2013 | HAMP Data Rules | LIR-486 |  | Rule Detail        | Modification Effective Date (DD105) must be less than or equal to 9/30/2014.  | Modification Effective Date (DD105) must be on or before 9/30/2016.   |
| 8/22/2013 | HAMP Data Rules | LIR-489 |  | Rule Detail        | Borrower Execution Date (DD37) must be less than or equal to 12/31/2014.  | Borrower Execution Date (DD37) must be on or before 12/31/2016.   |
| 8/22/2013 | HAMP Data Rules | LIR-493 |  | Rule Detail        | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) if provided, must be less than or equal to 9/30/2014.                               | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) if provided, must be on or before 9/30/2016.                  |
| 8/22/2013 | HAMP Data Rules | LIR-494 |  | Rule Detail        | First Payment Due Date After Modification (DD74) must be less than or equal to 9/30/2014.   | First Payment Due Date After Modification (DD74) must be on or before 9/30/2016.  |
| 8/22/2013 | HAMP Data Rules | LIR-495 |  | Rule Detail        | Last Paid Installment Date After Modification (DD88) must be less than or equal to 9/30/2014, if provided.  | Last Paid Installment Date After Modification (DD88) must be on or before 9/30/2016, if provided.   |
| 8/22/2013 | HAMP Data Rules | LIR-505 |  | Rule Detail        | Maturity Date After Modification (DD98) must be less than 01/01/2060, if provided.  | Maturity Date After Modification (DD98) must be on or before 12/31/2061, if provided.   |
| 8/22/2013 | HAMP Data Rules | LIR-529 |  | Rule Detail        | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Due Date (DD17) must be greater than or equal to 3/4/2009 and less than or equal to 6/30/2014, if provided.       | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Due Date (DD17) must be on or after 3/4/2009 and on or before 6/30/2016, if provided.       |
| 8/22/2013 | HAMP Data Rules | LIR-530 |  | Rule Detail        | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Due Date (DD17) must be greater than or equal to 6/1/2012 and less than or equal to 6/30/2014, if provided.    | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Due Date (DD17) must be on or after 6/1/2012 and on or before 6/30/2016, if provided.    |
| 8/22/2013 | HAMP Data Rules | LIR-534 |  | Rule Detail        | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Posted Date (DD18) must be greater than or equal to 3/4/2009 and less than or equal to 6/30/2014, if provided.    | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Posted Date (DD18) must be on or after 3/4/2009 and on or before 6/30/2016, if provided.    |
| 8/22/2013 | HAMP Data Rules | LIR-535 |  | Rule Detail        | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Posted Date (DD18) must be greater than or equal to 6/1/2012 and less than or equal to 6/30/2014, if provided. | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Posted Date (DD18) must be on or after 6/1/2012 and on or before 6/30/2016, if provided. |
| 8/22/2013 | HAMP Data Rules | OMR-135 |  | Rule Detail        | The Action Code Date must be less than or equal to 1/15/2029.   | Action Code Date (DD21) must be on or before 1/15/2031.   |
| 8/22/2013 | HAMP Data Rules | OMR-137 |  | Rule Detail        | Step Payment Effective Date must be less than or equal to 01/15/2029.   | Step Payment Effective Date (DD208) must be on or before 01/15/2031.  |
| 8/22/2013 | HAMP Data Rules | OMR-139 |  | Rule Detail        | Last Paid Installment Date must be less than or equal to 1/15/2029.   | Last Paid Installment Date (DD525) must be on or before 1/15/2031.  |

### 1st Lien Data Dictionary Changes - Revisions Effective Starting 09/16/2013

| Publication Date | Tab | Ref ID | Name of Data Point | Field | Old Value | New Value |
|------------------|-----|--------|--------------------|-------|-----------|-----------|
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|----------|-----------------|---------|--|----------------|--|---|
| 8/7/2013 | HAMP Data Rules | LIR-611 |  | All - New Rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9, HMP12, HMP21, HMP22 or HMP27 and a matched GSE Standard Modification (Program Type (DD10) of SA) exists (based on Investor Code (DD9) / GSE Loan Number (DD5) or HAMP Servicer Number (DD8) / Servicer Loan Number (DD14) combination), the GSE Standard Modification must be in a Loan State Code (DD251) of Canceled. |
|----------|-----------------|---------|--|----------------|--|---|

**1st Lien Data Dictionary Changes - Revisions Effective Starting 04/01/2013**

| Publication Date | Tab                  | Ref ID  | Name of Data Point                        | Field                | Old Value   | New Value  |
|------------------|----------------------|---------|---|----------------------|---|--|
| 2/25/2013        | HAMP Data Rules      | LIR-310 |   | Rule Detail          | Unemployment Monthly Forbearance Amount (DD595) must be provided if Forbearance Plan Type Code (DD592) is Unemployment (1) or Unemployment and Federally Declared Disaster (3)  | Unemployment Monthly Forbearance Amount (DD595) must be provided if Forbearance Plan Type Code (DD593) is Unemployment (1) or Unemployment and Federally Declared Disaster (3)   |
| 2/25/2013        | HAMP Data Rules      | LIR-308 |   | Rule Detail          | Investor Code (DD9) must be Portfolio(4) or Private(3), if Forbearance Plan Type Code (DD592) is one of the following:<br>- 'Unemployment (1)'.<br>- 'Federally Declared Disaster (2)'<br>- 'Unemployment and Federally Declared Disaster (3)'  | Investor Code (DD9) must be Portfolio(4) or Private(3), if Forbearance Plan Type Code (DD593) is one of the following:<br>- 'Unemployment (1)'.<br>- 'Federally Declared Disaster (2)'<br>- 'Unemployment and Federally Declared Disaster (3)'   |
| 1/25/2013        | HAMP Data Dictionary | DD29    | Association Dues/Fees Before Modification | Definition           | Existing monthly payment for association dues/fees before modification immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This amount should reflect the monthly amount of association dues/fees required to be paid by the borrower. | Existing monthly payment for association dues/fees before modification immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This amount should reflect the monthly amount of association dues/fees required to be paid by the borrower. In addition, if a displaced borrower is requesting modification for the principal residence from which the borrower was displaced and the borrower is paying rent to live elsewhere, the rent amount should be included with any association dues. |
| 1/25/2013        | HAMP Data Dictionary | DD1003  | Repurchase Type Code                      | All - New Data Point |   |  |
| 1/25/2013        | HAMP Data Rules      | LIR-616 |   | All - New Rule       |   | Repurchase Type Code (DD1003) must be one of the following allowable values, if provided:<br>(1) Repurchased When in Trial<br>(2) Repurchased When a Permanent GSE HAMP Modification<br>(3) Repurchase Reported in Error   |
| 1/25/2013        | HAMP Data Rules      | LIR-618 |   | All - New Rule       |   | If Repurchase Type Code (DD1003) is 1 or 2, Principal Reduction Alternative (PRA) Type Code (DD592) must be 1.   |

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| 1/25/2013 | HAMP Data Rules | LIR-619 |  | All - New Rule |  | If Repurchase Type Code (DD1003) is 1, 2 or 3 Program Type/Campaign ID (DD10) must be HMP1, HMP2 or HMP7.   |
| 1/25/2013 | HAMP Data Rules | LIR-620 |  | All - New Rule |  | If Repurchase Type Code (DD1003) is 1, 2 or 3, Investor Code (DD9) must be 3 or 4.  |
| 1/25/2013 | HAMP Data Rules | LIR-621 |  | All - New Rule |  | If Investor Code (DD9) is 1 or 2, Repurchase Type Code (DD1003) must be blank.  |
| 1/25/2013 | HAMP Data Rules | LIR-622 |  | All - New Rule |  | Repurchase Type Code (DD1003) must be reported if Investor Code (DD9) is 3 or 4, and the most recent corresponding loan in the HAMP system that has not been cancelled has an investor code of 3 or 4 and a Repurchase Type Code of 1, 2 or 3.  |
| 1/25/2013 | HAMP Data Rules | LIR-623 |  | All - New Rule |  | First submission of Repurchase Type Code (DD1003) of (3) Repurchase Reported in Error, on a Trial or Official loan setup or Official Corrections must have a previous submission of Repurchase Type Code of 1 or 2.   |
| 1/25/2013 | HAMP Data Rules | LIR-624 |  | All - New Rule |  | The Investor Code (DD9) for a trial loan submission must be the same as the Investor Code for that official loan if it was cancelled in the same month as the current trial submission with one exception:<br>The system shall allow a servicer the ability to update a loan's Investor Code from Private to Portfolio, and vice-versa. |

### 1st Lien Data Dictionary Changes - Revisions Effective Starting 12/03/2012

| Publication Date             | Tab             | Ref ID  | Name of Data Point | Field       | Old Value  | New Value   |
|------------------------------|-----------------|---------|--------------------|-------------|--|---|
| 12/03/2012 Updated 9/18/2012 | HAMP Data Rules | LIR-432 |                    | Rule Detail | Amortization Term After Modification (DD24) must be equal to the greater of (480 or Remaining Term Before Modification (DD165) ) if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Tier 2 Investor Override Indicator (DD959) is No. | Amortization Term After Modification (DD24) must be equal to the greater of (480 or Remaining Term Before Modification (DD165) ) if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Tier 2 Investor Override Indicator (DD959) is false. |
| 12/03/2012 Updated 9/18/2012 | HAMP Data Rules | LIR-462 |                    | Rule Detail | Tier 2 Investor Override Indicator (DD959) is mandatory and must have a value of Y or N if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   | Tier 2 Investor Override Indicator (DD959) is mandatory and must have a value of true or false if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   |
| 12/03/2012 Updated 9/12/2012 | HAMP Data Rules | LIR-139 |                    | Rule Detail | Mandatory currency attribute must be greater than or equal to 0.   | Currency attribute if provided, must be greater than or equal to 0.   |
| 12/03/2012 Updated 9/12/2012 | HAMP Data Rules | LIR-169 |                    | Rule Detail | Attribute must be in valid date format.  | Attribute must be in valid date format, if provided.  |
| 12/03/2012 Updated 9/12/2012 | HAMP Data Rules | LIR-185 |                    | Rule Detail | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87), must be greater than or equal to 2/19/2009.   | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) if provided, must be greater than or equal to 2/19/2009.  |

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| 12/03/2012 Updated 9/12/2012  | HAMP Data Rules      | LIR-192 |                                    | Rule Detail                    | Last Paid Installment Date After Modification must be greater than or equal to 2/1/2009.  | Last Paid Installment Date After Modification if provided, must be greater than or equal to 2/1/2009.   |
| 12/03/2012 Updated 9/12/2012  | HAMP Data Rules      | LIR-487 |                                    | Rule Detail                    | Interest Rate After Modification (DD83) must be less than or equal to the Max Interest Rate After Modification (DD100) if Program Type/Campaign ID (DD10) is HMP1,  | Interest Rate After Modification (DD83) must be less than or equal to the Max Interest Rate After Modification (DD100) if provided and Program Type/Campaign ID   |
| 12/03/2012 Updated 9/12/2012  | HAMP Data Rules      | LIR-493 |                                    | Rule Detail                    | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) must be less than or equal to 9/30/2014.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) if provided, must be less than or equal to 9/30/2014.   |
| 12/03/2012 Updated 09/10/2012 | HAMP Data Dictionary | DD959   | Tier 2 Investor Override Indicator | Allowable Values<br>Definition | Y/N<br>If there are any investor guidelines or applicable laws that restricts the terms of a modification under Tier 2, then select Y. Otherwise select N.  | true/false<br>If there are any investor guidelines or applicable laws that restricts the terms of a modification under Tier 2, then select true. Otherwise select false.  |
| 12/03/2012 Updated 09/10/2012 | HAMP Data Rules      | LIR-483 |                                    | Rule Type                      | Hard Stop   | Warning for Trial /Hard Stop for Official   |
| 12/03/2012 Updated 09/10/2012 | HAMP Data Rules      | LIR-451 |                                    | Rule Detail                    | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed. |



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| 12/03/2012<br>Updated<br>09/10/2012 | HAMP Data<br>Rules | LIR-452 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed.   | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed.   |
| 12/03/2012<br>Updated<br>09/05/2012 | HAMP Data<br>Rules | LIR-519 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Borrower Social Security Number (DD43) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted.    | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Borrower Social Security Number (DD43) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted.    |
| 12/03/2012<br>Updated<br>09/05/2012 | HAMP Data<br>Rules | LIR-520 |  | Rule Detail | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Co-Borrower Social Security Number (DD59) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted. | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Property Usage Type Code (DD155) is not 1 (Principal Residence) and Co-Borrower Social Security Number (DD59) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and the same Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) will not be accepted. |

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| 12/03/2012<br>Updated<br>09/05/2012 | HAMP Data<br>Rules | LIR-603 |  | All - New Rule |  | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed.    |
| 12/03/2012<br>Updated<br>09/05/2012 | HAMP Data<br>Rules | LIR-604 |  | All - New Rule |  | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off.) within the 1st Lien setup file and HAMP system is not allowed. |

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| 12/03/2012<br>Updated<br>09/05/2012 | HAMP Data<br>Rules | LIR-605  |                          | All - New Rule     |  | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 6 or more other modified loans (HAMP Servicer Number/Loan Number combination differing from the current submission with at least one modification of Program Types (DD10) HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following loan states: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off.) within the HAMP system is not allowed. |
| 12/03/2012<br>Updated<br>09/05/2012 | HAMP Data<br>Rules | LIR-606  |                          | All - New Rule     |  | Any loan which has one or more modifications of Program Types HMP1, HMP2, HMP 7, HMP 21, HMP 22, and HMP27 in any of the following states is considered a modified loan for counting purposes: Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off. Submission Status (DD210) of (1) Trial, (3) Official or (6)   |
| 12/03/2012<br>Updated<br>09/05/2012 | HAMP Data<br>Rules | OMR-146  |                          | All - Rule Removed | The OMR was not accepted because the associated HAMP loan was paid off due to the successful closing of an associated HAFA Short-sale or Deed-in-lieu. | An OMR received after a HAFA Loan Setup cannot be accepted.  |
| 8/3/2012                            | HAMP Data          | OMR -165 |                          | All - New Rule     |  | When a HAFA Notification exists the Pay-off Action   |
| 8/3/2012                            | HAMP Data          | DD155    | Property Usage Type Code | Definition         | A code identifying the current use by the borrower of the  | A code identifying the current use of the property by the  |

**1st Lien Data Dictionary Changes - Revisions Effective Starting 10/1/2012**

| Publication Date | Tab                | Ref ID  | Name of Data Point | Field              | Old Value  | New Value |
|------------------|--------------------|---------|--------------------|--------------------|--|-----------|
| 9/28/2012        | HAMP Data<br>Rules | LIR-236 |                    | All - Rule Removed | The difference between the submitted Front End DTI Before Modification and the system calculated Front End DTI Before Modification must be less than or equal to 1%. | (Removed) |

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| 9/28/2012 | HAMP Data Rules | LIR-608 |  | All - New Rule |  | <p>The difference between the submitted Front Ratio Before Modification (DD77) and the system calculated Front Ratio Before Modification must be less than or equal to 1%.</p> <p>Front Ratio Before Modification calculation for Owner Occupied Properties:<br/> Monthly Housing Expense Before Modification (DD113) / Monthly Gross Income (DD110)</p> <p>Front Ratio Before Modification calculation for Non-Owner Occupied Properties:<br/> (PPrimary Residence Total Housing Expense Amount (DD958) + subject property net rental income before modification, if negative (absolute value)) / (Monthly Gross Income (DD110) + subject property net rental income before modification, if positive)</p> <p>Subject property net rental income/loss before modification is calculated as follows:<br/> (Gross Rental Income (DD956) * 75%) - Monthly Housing Expense Before Modification (DD113)</p> |
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**1st Lien Data Dictionary Changes - Revisions Effective Starting 9/4/2012**

| Publication Date | Tab             | Ref ID  | Name of Data Point | Field              | Old Value   | New Value |
|------------------|-----------------|---------|--------------------|--------------------|---|-----------|
| 9/4/2012         | HAMP Data Rules | LIR-515 |                    | All - Rule removed | If Last Paid Installment Date Before Modification (DD89) is 186 or more days before NPV Date (DD119), Delinquency Type Code (DD390) must be 2 (Greater than 6 months delinquent in last 12 months), if provided.            | (Removed) |
| 9/4/2012         | HAMP Data Rules | LIR-551 |                    | All - Rule removed | If Last Paid Installment Date Before Modification (DD89) is less than 186 days before NPV Date (DD119), Delinquency Type Code (DD390) must be 1 (Less than or equal to 6 months delinquent in last 12 months), if provided. | (Removed) |

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| 9/4/2012                   | HAMP Data Rules      | LIR-451 |                               | Rule Detail             | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 3 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed.   | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed. |
| 9/4/2012                   | HAMP Data Rules      | LIR-452 |                               | Rule Detail             | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Co-Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 3 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed.   | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 and Co-Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) to 5 or more other modification records with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 within the 1st Lien setup file and HAMP system is not allowed.   |
| 9/4/2012                   | HAMP Data Rules      | LIR-519 |                               | Rule Detail             | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Borrower Social Security Number (DD43) matches to 3 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or    | Social Security Number (DD43) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or  |
| 9/4/2012                   | HAMP Data Rules      | LIR-520 |                               | Rule Detail             | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Co-Borrower Social Security Number (DD59) matches to 3 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or | Social Security Number (DD59) matches to 5 or more other loans in the HAMP system in Trial Active, Official Active Payment, Official Active Non-Payment, Official Disqualified or Official Paid Off status with a different HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination and that has a Program Type/Campaign ID (DD10) of HMP21, HMP22 or  |
| 5/30/2012 Updated 8/3/2012 | HAMP Data Rules      | LIR-238 |                               | Rule Detail             | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where a modification or Trial Not Approved/Not Accepted ADR record for the loan has an associated HAFA Notification or Setup is not allowed.  | Submission Status (DD210) of (1) Trial or (3) Official where a modification or Trial Not Approved/Not Accepted ADR record for the loan has an associated HAFA Notification or Setup is not allowed.   |
| 4/9/2012 Updated 8/3/2012  | HAMP Data Rules      | LIR-515 |                               | All - new rule          | If the difference between the Last Paid Installment Date Before Modification (DD89) and NPV Date (DD119) is greater than 186 Days, then Delinquency Type Code (DD390) must be 2.  | If Last Paid Installment Date Before Modification (DD89) is 186 or more days before NPV Date (DD119), Delinquency Type Code (DD390) must be 2 (Greater than 6 months delinquent in last 12 months), if provided.  |
| 8/3/2012                   | HAMP Data Rules      | LIR-551 |                               | All - new rule          |   | If Last Paid Installment Date Before Modification (DD89) is less than 186 days before NPV Date (DD119), Delinquency Type Code (DD390) must be 1 (Less than or equal to 6 months delinquent in last 12 months), if provided.   |
| 4/9/2012                   | HAMP Data Dictionary | All     | All                           | Trial Payment Reporting |   | Column removed. Trial Payment reporting is no longer accepted.  |
| 4/9/2012                   | HAMP Data Dictionary | DD11    | 1st Trial Payment Due Date    | Allowable Values        | Min: 2009-03-04<br>Max: 2013-12-31  | Min: 2009-03-04<br>Max: 2014-06-30  |
| 4/9/2012                   | HAMP Data Dictionary | DD18    | 1st Trial Payment Posted Date | Allowable Values        | Min: 2009-03-04<br>Max: 2013-12-31  | Min: 2009-03-04<br>Max: 2014-06-30  |

|          |                      |       |   |                                   |   |   |
|----------|----------------------|-------|---|-----------------------------------|---|---|
| 4/9/2012 | HAMP Data Dictionary | DD21  | Action Code Date                          | Definition                        | The effective date of the action associated with the action code specified on the incoming LPC Transaction by the Servicer. The action date is required for certain action codes.   | The effective date of the action associated with the action code specified on the incoming transaction by the servicer. The action date is required for certain action codes.   |
| 4/9/2012 | HAMP Data Dictionary | DD26  | Amortization Term Before Modification     | Definition                        | Represents the number of months on which installment payments are based under the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. Example: Balloon loans have a seven year life (Loan Term = 84) but a 30 year amortization period (Amortization Term = 360). Installment payments are determined based on the 360 month. | Represents the number of months on which installment payments are based under the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. Example: Balloon loans have a seven year life (Loan Term = 84) but a 30 year amortization period (Amortization Term = 360). Installment payments are determined based on the 360 month. |
| 4/9/2012 | HAMP Data Dictionary | DD29  | Association Dues/Fees Before Modification | Definition                        | Association Dues/Fees Before Modification, Existing monthly payment for association dues/fees before modification immediately prior to the Trial Period Plan Effective Date. This amount should reflect the monthly amount of association dues/fees required to be paid by the borrower.  | Existing monthly payment for association dues/fees before modification immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This amount should reflect the monthly amount of association dues/fees required to be paid by the borrower.   |
| 4/9/2012 | HAMP Data Dictionary | DD31  | Back Ratio After Modification             | Loan Set-Up Correction (Official) | O   | M   |
| 4/9/2012 | HAMP Data Dictionary | DD37  | Borrower Execution Date                   | Allowable Values                  | Min: 2009-03-04<br>Max: 2013-12-31  | Min: 2009-03-04<br>Max: 2014-09-30  |
| 4/9/2012 | HAMP Data Dictionary | DD62  | Date of Original Note                     | Allowable Values                  | Max: 2009-01-01   | Min: 1950-01-01<br>Max: 2009-01-01  |
| 4/9/2012 | HAMP Data Dictionary | DD390 | Delinquency Type Code                     | Definition                        | Indicates how long the loan was delinquent in the past 12 months.   | Indicates how long the loan was delinquent in the past 12 months at the time of NPV Run Date.   |

|          |                      |      |   |                  |  |  |
|----------|----------------------|------|---|------------------|--|--|
| 4/9/2012 | HAMP Data Dictionary | DD68 | Escrow Payment Before Modification        | Definition       | Report the monthly escrow payment amount calculated in the escrow analysis performed in conjunction with determining the borrowers eligibility for a trial period plan. The escrow analysis must be performed for all borrowers, including those that do not currently escrow for taxes and insurance. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagor, periodic payments of property taxes and hazard insurance. Any allowable escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded. | Report the monthly escrow payment amount calculated in the escrow analysis performed in conjunction with determining the borrowers eligibility for the most recent trial period plan for the modification being reported. The escrow analysis must be performed for all borrowers, including those that do not currently escrow for taxes and insurance. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagor, periodic payments of property taxes and hazard insurance. Any allowable escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded. |
| 4/9/2012 | HAMP Data Dictionary | DD74 | First Payment Due Date After Modification | Allowable Values | Min: 2009-02-01<br>Max: 2013-12-31   | Min: 2009-02-01<br>Max: 2014-09-30   |
| 4/9/2012 | HAMP Data Dictionary | DD76 | Front Ratio After Modification            | Allowable Values | Min: 0.01<br>Max: 31.99  | Min: 0.01<br>Max: 9999   |

|           |                      |      |                                  |                         |   |   |
|-----------|----------------------|------|----------------------------------|-------------------------|---|---|
| 5/30/2012 | HAMP Data Dictionary | DD76 | Front Ratio After Modification   | Calculation             | Front End DTI After Modification = Monthly Housing Expense After Mod (DD112) / Monthly Gross Income (DD110) | For Owner Occupied:<br>Monthly Housing Expense After Mod (DD112) / Monthly Gross Income (DD110)<br>For Non-Owner Occupied:<br>If Positive Cash Flow ( [(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense After Mod (DD112) = Calculated Positive Cash Flow Value], then:<br>Primary Residence Total Housing Expense Amount (DD958) / [Monthly Gross Income (DD110) + Calculated Positive Cash Flow Value]<br>If Negative Cash Flow, or does not receive Rental Income ([(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense After Mod (DD112) = Calculated Negative Cash Flow Value], then:<br>[Primary Residence Total Housing Expense Amount (DD958) + Absolute Calculated Negative Cash Flow Value] / Monthly Gross Income (DD110)<br>Round to the nearest .0000001            |
| 4/9/2012  | HAMP Data Dictionary | DD77 | Front Ratio Before Modification  | Allowable Values        | Min: 31.01<br>Max: 9999.99  | Min: 10.00<br>Max: 9999   |
| 5/30/2012 | HAMP Data Dictionary | DD77 | Front Ratio Before Modification  | Calculation             | Front End DTI Before Modification = Monthly Housing Expense Before Modification / Monthly Gross Income      | For Non-Owner Occupied:<br>Monthly Housing Expense Before Mod (DD113) / Monthly Gross Income (DD110)<br><br>For Non-Owner Occupied:<br>If Positive Cash Flow ( [(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense Before Mod (DD113) = Calculated Positive Cash Flow Value], then:<br>Primary Residence Total Housing Expense Amount (DD958) / [Monthly Gross Income (DD110) + Calculated Positive Cash Flow Value]<br>If Negative Cash Flow, or does not receive Rental Income ([(Gross Rental Income (DD956) * 75%) - Monthly Housing Expense Before Mod (DD113) = Calculated Negative Cash Flow Value], then:<br>[Primary Residence Total Housing Expense Amount (DD958) + Absolute Calculated Negative Cash Flow Value] / Monthly Gross Income (DD110)<br>Round to the nearest .0000001 |
| 4/9/2012  | HAMP Data Dictionary | DD7  | HAMP Registration Number         | All - Attribute Removed |   | Attribute removed as of 9-4-2012.   |
| 4/9/2012  | HAMP Data Dictionary | DD83 | Interest Rate After Modification | Allowable Values        | Min: 0<br>Max: 99.9999  | Min: 0<br>Max: 20   |



|           |                      |      |  |  |  |  |
|-----------|----------------------|------|--|--|--|--|
| 5/30/2012 | HAMP Data Dictionary | DD85 | Interest Rate Before Modification              | Definition                             | The interest rate based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. Please report as rounded to nearest 8th (e.g. 4.120% should be rounded to 4.125% and entered as 4.1250). Report 4 decimal places. | The interest rate based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. Please report as rounded to nearest 8th (e.g. 4.120% should be rounded to 4.125% and entered as 4.1250). Report 4 decimal places.   |
| 4/9/2012  | HAMP Data Dictionary | DD87 | Interest Rate Lock Date for Modification       | Loan Set-Up / Official Modification    | M  | C  |
|           |                      |      |  | Loan Set-Up Correction (Official)      | M  | C  |
|           |                      |      |  | Condition Under Which Data Is Required |  | If Program Type =<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current   |
|           |                      |      |  | Allowable Values                       | Min: 2009-02-19<br>Max: 2013-12-31   | Min: 2009-02-19<br>Max: 2014-09-30   |
| 4/9/2012  | HAMP Data Dictionary | DD9  | Investor Code                                  | Allowable Values                       | <p>Enumeration:<br/>1. Fannie Mae *<br/>2. Freddie Mac *<br/>3. Private *<br/>4. Portfolio *<br/>5. GNMA<br/>6. FHA/VA<br/>7. State or Local Housing Finance Agency</p> <p>* indicates Investor Codes currently eligible for HAMP and HAFA</p>           | <p>Enumeration:<br/>1. Fannie Mae *<br/>2. Freddie Mac *<br/>3. Private **<br/>4. Portfolio * +<br/>5. GNMA<br/>6. FHA/VA<br/>7. State or Local Housing Finance Agency</p> <p>* indicates Investor Codes currently eligible for HAMP and HAFA<br/>+ indicates Investor Codes eligible if Program Type =<br/>HMP21 - HMP Default<br/>HMP22 - HMP Imminent Default<br/>HMP27 - Current</p> |
| 4/9/2012  | HAMP Data Dictionary | DD88 | Last Paid Installment Date After Modification  | Allowable Values                       | Min: 2009-02-01<br>Max: 2013-12-31   | Min: 2009-02-01<br>Max: 2014-09-30   |
| 4/9/2012  | HAMP Data Dictionary | DD89 | Last Paid Installment Date Before Modification | Definition                             | The due date of the last paid installment received on the loan immediately prior to the Trial Period Plan Effective Date   | The due date of the last paid installment received on the loan immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported.  |

|                             |                      |       |                                       |  |  |  |
|-----------------------------|----------------------|-------|---------------------------------------|--|--|--|
| 4/9/2012                    | HAMP Data Dictionary | D98   | Maturity Date After Modification      | Allowable Values                       | Max: 01-01-2059  | Max: 12-31-2059  |
| 4/9/2012                    | HAMP Data Dictionary | DD99  | Maturity Date Before Modification     | Allowable Values                       | Min: 03-04-2009<br>Max: 12-31-2058   | Min: 03-04-2009<br>Max: 12-31-2059   |
| 4/9/2012                    | HAMP Data Dictionary | DD100 | Max Interest Rate After Modification  | Definition                             | The interest rate cap for the loan.  | The interest rate cap for the loan. Not applicable to Tier 2 loans since only Fixed Rate is allowed.   |
|                             |                      |       |                                       | Loan Set-Up / Official Modification    | M  | C  |
|                             |                      |       |                                       | Loan Set-Up Correction (Official)      | M  | C  |
|                             |                      |       |                                       | Allowable Values                       | Min: 0<br>Max: 99.9999   | Min: 0<br>Max: 20  |
|                             |                      |       |                                       | Condition Under Which Data Is Required |  | If Program Type =<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current   |
| 4/9/2012                    | HAMP Data Dictionary | DD105 | Modification Effective Date           | Allowable Values                       | Min: 2009-03-04<br>Max: 2013-12-31   | Min: 2009-03-04<br>Max: 2014-09-30   |
| 4/9/2012                    | HAMP Data Dictionary | DD109 | Monthly Debt Payments excluding PITIA | Loan Set-Up / Official Modification    | M  | C  |
|                             |                      |       |                                       | Loan Set-Up Correction (Official)      | M  | C  |
|                             |                      |       |                                       | Condition Under Which Data Is Required |  | If Program Type =<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current   |
| 5/30/2012 Updated 6/27/2012 | HAMP Data Dictionary | DD110 | Monthly Gross Income                  | Definition                             | Total monthly income in dollars for all borrowers on the loan. This is the gross income for all borrowers. | Total monthly gross income as reported by the borrower and verified by the servicer. For evaluation of a non-owner-occupied property, exclude the rental income from the Monthly Gross Income for the property under evaluation. If there is income from additional rental properties, include the net income from these additional properties in the Monthly Gross Income. Report 2 decimals. |
| 5/30/2012                   | HAMP Data Dictionary | DD956 | Monthly Gross Rental Income Amount    | All - new attribute                    |  |  |

|                             |                      |       |   |  |   |   |
|-----------------------------|----------------------|-------|---|--|---|---|
| 4/9/2012                    | HAMP Data Dictionary | DD113 | Monthly Housing Expense Before Modification       | Definition                             | The borrower's monthly housing expense for the subject property based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This must include principal, interest, taxes, insurance, association dues (PITIA), and any escrow shortage payment amount. Private Mortgage Insurance payments must be excluded. | The borrower's monthly housing expense for the subject property based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This must include principal, interest, taxes, insurance, association dues (PITIA), and any escrow shortage payment amount. Private Mortgage Insurance payments must be excluded. |
| 5/30/2012 Updated 6/27/2012 | HAMP Data Dictionary | DD119 | NPV Date  | Definition                             | This is the date that the NPV model is run using stated income (or verified income if available).   | Date of the NPV submission used to determine trial modification eligibility. This should be the same NPV Date reported for the trial modification setup.  |
|                             |                      |       |   | Allowable Values                       | Min: 2009-04-15<br>Max: Today System Date   | Min: 2009-02-01<br>Max: Today's System Date or 9-30-2014, whichever is earlier.   |
| 5/30/2012 Updated 6/27/2012 | HAMP Data Dictionary | DD958 | Primary Residence Total Housing Expense Amount    | All - new attribute                    |   |   |
| 5/30/2012 Updated 6/27/2012 | HAMP Data Dictionary | DD132 | Principal and Interest Payment After Modification | Calculation                            |   | P&I Payment After Modification = Monthly Gross Income * Front Ratio After Modification - Escrow Payment After Modification - Association Dues/Fees Before Modification (if exists)  |
| 4/9/2012                    | HAMP Data Dictionary | DD133 | Principal and Interest Payment at 31% DTI         | Loan Set-Up /Trial                     | M   | C   |
|                             |                      |       |   | Loan Set-Up Cancellation (Trial)       | M   | C   |
|                             |                      |       |   | Loan Set-Up / Official Modification    | M   | C   |
|                             |                      |       |   | Loan Set-Up Correction (Official)      | M   | C   |
|                             |                      |       |   | Loan Set-Up Cancellation (Official)    | M   | C   |
|                             |                      |       |   | Condition Under Which Data Is Required |   | If Program Type =<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current  |
| 4/9/2012                    | HAMP Data Dictionary | DD134 | Principal and Interest Payment at 38% DTI         | Loan Set-Up /Trial                     | M   | C   |
|                             |                      |       |   | Loan Set-Up Cancellation (Trial)       | M   | C   |
|                             |                      |       |   | Loan Set-Up / Official Modification    | M   | C   |
|                             |                      |       |   | Loan Set-Up Correction (Official)      | M   | C   |
|                             |                      |       |   | Loan Set-Up Cancellation (Official)    | M   | C   |
|                             |                      |       |   | Condition Under Which Data Is Required |   | If Program Type =<br>HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current  |

|                            |                      |       |  |                                     |   |   |
|----------------------------|----------------------|-------|--|-------------------------------------|---|---|
| 4/9/2012                   | HAMP Data Dictionary | DD135 | Principal and Interest Payment Before Modification | Definition                          | The scheduled principal and interest amount based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date.  | The scheduled principal and interest amount based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported.  |
| 5/30/2012                  | HAMP Data Dictionary | DD140 | Product After Modification                         | Allowable Values                    | For First Lien and 2MP:<br>2. Fixed Rate<br>3. Step Rate  | For First Lien and 2MP:<br>2. Fixed Rate<br>3. Step Rate<br><br>For Tier 2:<br>2. Fixed Rate"   |
| 4/9/2012                   | HAMP Data Dictionary | DD142 | Product Before Modification                        | Definition                          | The mortgage product of the loan, based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date.  | The mortgage product of the loan, based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported.<br><br>If product is Step Rate, only reportable value is '3. Step Rate'.   |
| 4/9/2012                   | HAMP Data Dictionary | DD10  | Program Type/Campaign ID                           | Allowable Values                    | HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current<br>HMP9 - FHA<br>HMP12 - Rural Development - HAMP   | HMP1 - HMP Default<br>HMP2 - HMP Imminent Default<br>HMP7 - Current<br>HMP21 - Tier2 HMP Default<br>HMP22- Tier2 HMP Imminent Default<br>HMP27 - Tier2 Current  |
| 4/9/2012                   | HAMP Data Dictionary | DD157 | Property Valuation As is Value                     | Allowable Values                    | Min: 0.01<br>Max: 9999999999999999.99   | Min: 1<br>Max: 9999999999999999.99  |
| 4/9/2012                   | HAMP Data Dictionary | DD165 | Remaining Term Before Modification                 |                                     | The remaining number of months until the loan will be paid off, assuming that scheduled payments are made, based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This will equal lesser of 1. The number of months until the actual balance of the loan will amortize to zero; or 2. The number of months difference between the LPI date and the Maturity Date. | The remaining number of months until the loan will be paid off, assuming that scheduled payments are made, based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This will equal lesser of 1. The number of months until the actual balance of the loan will amortize to zero; or 2. The number of months difference between the LPI date and the Maturity Date. |
| 4/9/2012                   | HAMP Data Dictionary | DD205 | Step Interest Rate Step Number                     | Loan Set-Up / Official Modification | M   | C   |
|                            |                      |       |  | Loan Set-Up Correction (Official)   | M   | C   |
| 4/9/2012                   | HAMP Data Dictionary | DD209 | Step New Interest Rate Duration                    | Loan Set-Up / Official Modification | M   | C   |
|                            |                      |       |  | Loan Set-Up Correction (Official)   | M   | C   |
| 4/9/2012                   | HAMP Data Dictionary | DD206 | Step Note Rate                                     | Loan Set-Up / Official Modification | M   | C   |
|                            |                      |       |  | Loan Set-Up Correction (Official)   | M   | C   |
| 4/9/2012                   | HAMP Data Dictionary | DD208 | Step Payment Effective Date                        | Loan Set-Up / Official Modification | M   | C   |
|                            |                      |       |  | Loan Set-Up Correction (Official)   | M   | C   |
| 4/9/2012 Updated 6/27/2012 | HAMP Data Dictionary | DD207 | Step Principal and Interest Payment                | Allowable Values                    | Data Range:<br>Min: 0<br>Max: 9999999999999999.99   | Data Range:<br>Min: 0.01<br>Max: 9999999999999999.99  |
|                            |                      |       |  | Loan Set-Up / Official Modification | M   | C   |

|                            |                      |         |  | Loan Set-Up Correction (Official) | M   | C  |
|----------------------------|----------------------|---------|--|-----------------------------------|---|--|
| 4/9/2012 Updated 6/27/2012 | HAMP Data Dictionary | DD959   | Tier 2 Investor Override Indicator             | All-new attribute                 |   | New Attribute as of 9/4/2012   |
| 4/9/2012                   | HAMP Data Dictionary | DD219   | Trial Payment Number                           | All - Attribute Removed           |   | Attribute removed as of 9-4-2012. Trial Payment reporting no longer accepted   |
| 4/9/2012                   | HAMP Data Dictionary | DD220   | Trial Payment Posted Date                      | All - Attribute Removed           |   | Attribute removed as of 9-4-2012. Trial Payment reporting no longer accepted   |
| 4/9/2012                   | HAMP Data Dictionary | DD221   | Trial Payment Received Amount                  | All - Attribute Removed           |   | Attribute removed as of 9-4-2012. Trial Payment reporting no longer accepted   |
| 4/9/2012                   | HAMP Data Dictionary | DD596   | Unemployment Plan Forbearance Initiation Month | Allowable Values                  | Min: 2010-05-01<br>Max: 2013-12-01  | Min: 2010-05-01  |
| 4/9/2012                   | HAMP Data Dictionary | DD225   | Unpaid Principal Balance Before Modification   | Definition                        | The unpaid principal balance of a loan based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This UPB should not reflect any accounting based write-downs. | The unpaid principal balance of a loan is the contractual UPB based on the existing mortgage loan terms immediately prior to the most recent Trial Period Plan Effective Date for the modification being reported. This UPB should not reflect any accounting based write-downs. |
| 4/9/2012                   | HAMP Data Rules      | PMT-19  |  | All - Rule removed                | The reported HAMP Servicer Number must match to the HAMP Servicer Number in the HAMP system.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-20  |  | All - Rule removed                | Servicer Loan Number is mandatory and must be filled.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-23  |  | All - Rule removed                | Trial Payment Number is mandatory and must be filled.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-25  |  | All - Rule removed                | The Length of Trial Period is mandatory and must be filled.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-26  |  | All - Rule removed                | Trial Payment Posted Date is mandatory and must be filled.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-27  |  | All - Rule removed                | Trial Payment Received Amount is mandatory and must be filled and must be greater than or equal to 0.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-96  |  | All - Rule removed                | The Servicer Loan Number and the HAMP Servicer Number for which a payment is being reported must match to an existing Trial Record within IR2.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-98  |  | All - Rule removed                | The HAMP Servicer Number is mandatory and must be filled.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-100 |  | All - Rule removed                | First Trial Payment Due Date is mandatory and must be filled.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-105 |  | All - Rule removed                | If the Investor Code is Fannie Mae or Freddie Mac, the GSE Servicer Number is mandatory and must be filled.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-106 |  | All - Rule removed                | If the GSE Servicer Number is populated, the GSE Loan Number is mandatory and must be filled.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-107 |  | All - Rule removed                | The GSE Loan Number reported in the trial payment reporting file must match the GSE Loan Number recorded for the loan in the HAMP system.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-108 |  | All - Rule removed                | The reported GSE Servicer Number in trial reporting must match the GSE servicer number recorded for the loan in the HAMP system.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-109 |  | All - Rule removed                | The Trial Payment Number must be greater than or equal to 2.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-110 |  | All - Rule removed                | If the GSE Loan Number is populated, the GSE Servicer Number is mandatory and must be filled.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules      | PMT-120 |  | All - Rule removed                | First Trial Payment Due Date must be greater than or equal to 3/4/2009.   | (removed)  |

|           |                 |         |  |                    |  |   |
|-----------|-----------------|---------|--|--------------------|--|---|
| 4/9/2012  | HAMP Data Rules | PMT-121 |  | All - Rule removed | First Trial Payment Due Date must be less than or equal to 12/31/2013.   | (removed)   |
| 4/9/2012  | HAMP Data Rules | PMT-123 |  | All - Rule removed | Trial Payment Posted Date must be less than or equal to 12/31/2013.  | (removed)   |
| 4/9/2012  | HAMP Data Rules | PMT-124 |  | All - Rule removed | Trial Payment Posted Date must be greater than or equal to 3/4/2009.   | (removed)   |
| 4/9/2012  | HAMP Data Rules | PMT-125 |  | All - Rule removed | First Trial Payment Due Date must be the first day of the month.   | (removed)   |
| 4/9/2012  | HAMP Data Rules | PMT-126 |  | All - Rule removed | Trial Payment shall be rejected when there is an active HAFA Notification or HAFA Payment existing in the system.                        | (removed)   |
| 4/9/2012  | HAMP Data Rules | PMT-128 |  | All - Rule removed | Trial Payment Submissions will be rejected on existing loans in IR2 where Trial Plan Type Code (DD401) is (2) Chapter 13 Bankruptcy      | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-24  |  | All - Rule removed | Property Occupancy Status Code is mandatory and must be filled and must be = 2 - Borrower Occupied.                                      | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-25  |  | All - Rule removed | Property Usage Type Code is mandatory and must be filled and must be = 1 - Principal Residence.  | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-37  |  | Rule Detail        | If Investor Code is Fannie Mae or Freddie Mac, the GSE Loan Number is mandatory and must be filled.                                      | If Investor Code is Fannie Mae or Freddie Mac, the GSE Loan Number is mandatory and must be filled.<br>For 1MP, rule only applies if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.     |
| 4/9/2012  | HAMP Data Rules | LIR-40  |  | Rule Detail        | For 1MP, Program Type/Campaign ID is mandatory and must be filled and must be one of the allowable values (HMP1, HMP2, HMP7).            | Program Type/Campaign ID (DD10) is mandatory and must have a value of HMP1, HMP2, HMP7, HMP21, HMP22, or HMP27.   |
| 4/9/2012  | HAMP Data Rules | LIR-47  |  | All - Rule removed | Monthly Debt Payments excluding PITIA is mandatory and must be filled.   | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-51  |  | All - Rule removed | Principal and Interest Payment at 31% DTI is mandatory and must be filled.   | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-52  |  | Rule Detail        | Principal and Interest Payment at 38% DTI is mandatory and must be filled.   | Principal and Interest Payment at 38% DTI is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 5/30/2012 | HAMP Data Rules | LIR-54  |  | All - Rule removed | Interest Rate Lock Date For Modification is mandatory and must be filled and must be in a valid date format.                             | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-91  |  | Rule Detail        | For 1MP, if Investor Code is Fannie Mae or Freddie Mac, Interest Rate After Modification must be greater than or equal to 2%.            | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Investor Code (DD9) is Fannie Mae or Freddie Mac, Interest Rate After Modification (DD83) must be greater than or equal to 2%.     |
| 4/9/2012  | HAMP Data Rules | LIR-94  |  | Rule Detail        | If 1MP, Amortization Term After Modification must be less than or equal to the greater of ( 480 or Remaining Term Before Modification ). | Amortization Term After Modification (DD24) must be less than or equal to the greater of (480 or Remaining Term Before Modification ) if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7. |
| 4/9/2012  | HAMP Data Rules | LIR-103 |  | All - Rule removed | Maximum Interest Rate After Modification is mandatory and must be filled.  | (removed)   |
| 5/30/2012 | HAMP Data Rules | LIR-107 |  | All - Rule removed | Borrower Execution Date must be greater than or equal to Interest Rate Lock Date for Modification.                                       | (removed)   |

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| 6/27/2012                  | HAMP Data Rules | LIR-108 |  | Rule Detail        | For Official, the Interest Rate Lock Date must be before or on the (actual) Modification Effective Date.<br>For Trial, the Interest Rate Lock Date must be before or on the (anticipated) Modification Effective Date. | For Official, the Interest Rate Lock Date must be before or on the (actual) Modification Effective Date.<br>For Trial, the Interest Rate Lock Date must be before or on the (anticipated) Modification Effective Date.<br>For 1MP, this rule applies only if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7. |
| 4/9/2012                   | HAMP Data Rules | LIR-110 |  | All - Rule removed | Interest Rate After Modification must be less than or equal to the Maximum Interest Rate After Modification.   | (removed)   |
| 4/9/2012                   | HAMP Data Rules | LIR-111 |  | Rule Detail        | For 1MP (not FHA), Product After Modification must be 2 (Fixed) or 3 (Step Rate).  | Product After Modification (DD140) must be (2) Fixed or (3) Step Rate if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-112 |  | All - Rule removed | Borrower Execution Date must be less than or equal to 12/31/2013.  | (removed)   |
| 4/9/2012                   | HAMP Data Rules | LIR-119 |  | Rule Detail        | If Product After Modification is a Fixed Rate, a Step Schedule must NOT exist.   | A Step Schedule must NOT exist, if Product After Modification (DD140) is (2) Fixed Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-120 |  | Rule Detail        | Step Note Rate is mandatory and must be filled if Step Schedule exists.  | Step Note Rate (DD206) is mandatory and must be filled, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-121 |  | Rule Detail        | If Step Schedule exists, Step Payment Effective Date is mandatory and must be filled and must be in a valid date format.   | Step Payment Effective Date (DD208) is mandatory and must be in a valid date format, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-122 |  | Rule Detail        | Step Interest Rate Step Number is mandatory and must be filled if Step Schedule exists.  | Step Interest Rate Step Number (DD205) is mandatory and must be filled, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-123 |  | Rule Detail        | Step New Interest Rate Step Duration is mandatory and must be filled, if Step Schedule exists.   | Step New Interest Rate Duration (DD209) is mandatory, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012 Updated 6/27/2012 | HAMP Data Rules | LIR-124 |  | Rule Detail        | Step Principal and Interest Payment is mandatory and must be filled and must be greater than or equal to zero, if Step Schedule exists.  | Step Principal and Interest Payment (DD207) is mandatory and must be greater than zero, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-125 |  | Rule Detail        | If Product After Modification is a Step Rate, the Maximum Interest Rate After Modification must be equal to Step Note Rate of the last step schedule.  | Max Interest Rate After Modification (DD100) must be equal to Step Note Rate (DD206) of the last step schedule, if Product After Modification (DD140) is Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-128 |  | Rule Detail        | The Step Payment Effective Date of 1st schedule must be greater than or equal to First Payment Due Date After Modification plus 60 months (5 years).   | The Step Payment Effective Date (DD208) of 1st schedule must be greater than or equal to First Payment Due Date After Modification (DD74) plus 60 months (5 years), if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.                               |

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| 4/9/2012                   | HAMP Data Rules | LIR-129 |  | Rule Detail | The Step New Interest Rate Step Duration must be equal to 12 months except for the last step, if Product After Modification is a Step Rate.                                    | Step New Interest Rate Duration (DD209) must be equal to 12 months except for the last step, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-130 |  | Rule Detail | The difference between successive Step Payment Effective Dates must be equal to 12 months.   | The difference between successive Step Payment Effective Dates (DD208) must be equal to 12 months, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-137 |  | Rule Detail | If Product After Modification is a Step Rate, a Step Schedule must exist at the time of official modification. This rule applies for all step attributes.                      | A Step Schedule must exist at the time of official modification, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7. This rule applies for all step attributes.   |
| 4/9/2012                   | HAMP Data Rules | LIR-141 |  | Rule Detail | The Step Payment Effective Date of the current step schedule must be less than or equal to the effective date of the next subsequent schedule.                                 | The Step Payment Effective Date (DD208) of the current step schedule must be less than or equal to the effective date of the next subsequent schedule, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.                          |
| 4/9/2012                   | HAMP Data Rules | LIR-142 |  | Rule Detail | The Step Note Rate of the current step schedule must be less than the Step - Note Rate of the next subsequent schedule.  | The Step Note Rate (DD206) of the current step schedule must be less than the Step Note Rate (DD206) of the next subsequent schedule, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-143 |  | Rule Detail | The Step Principal and Interest Payment of the current Step schedule must be less than the Step Principal and Interest Payment of the next subsequent schedule.                | The Step Principal and Interest Payment (DD207) of the current Step schedule must be less than the Step Principal and Interest Payment (DD207) of the next subsequent schedule, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7. |
| 4/9/2012                   | HAMP Data Rules | LIR-148 |  | Rule Detail | If the Product After Modification is a Step Rate, the difference between successive Step Note Rates must be less than or equal to 1%.  | The difference between successive Step Note Rates (DD206) must be less than or equal to 1%, if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012 Updated 6/27/2012 | HAMP Data Rules | LIR-152 |  | Rule Detail | Amortization Term after Modification must be equal to the sum of the number of months in all steps plus the initial 5 year period, if Product After Modification is Step Rate. | (removed)   |
| 4/9/2012                   | HAMP Data Rules | LIR-153 |  | Rule Detail | If the Investor Code is Fannie Mae or Freddie Mac, the GSE Servicer Number is mandatory and must be filled.  | If the Investor Code is Fannie Mae or Freddie Mac, the GSE Servicer Number is mandatory and must be filled. For 1MP, this rule applies only if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |



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| 4/9/2012                   | HAMP Data Rules | LIR-144 |  | Rule Detail        | For 1MP (not applicable to FHA), if the Maximum Interest Rate After Modification equals the Greater of [PMMS Rate, Interest Rate After Modification], then the edit passes. The PMMS Rate is based on the Interest Rate Lock Date For Modification and is rounded to nearest 1/8%.<br><br>LIR-144 shall not be enforced under the following condition: If the loan is a Step Rate and the loans Term After Modification is less than or equal to the [(number of steps in its Step Rate Schedule -1) x 12] + 60. | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Maximum Interest Rate After Modification (DD100) must equal the Greater of [PMMS Rate or Interest Rate After Modification (DD83)]. The PMMS Rate is based on the Interest Rate Lock Date For Modification (DD87) and is rounded to nearest 1/8%. If the loan is a Step Rate and the loan's Term After Modification is less than or equal to the [(number of steps in its Step Rate Schedule -1) x 12] + 60 then the rule will not be enforced. |
| 4/9/2012 Updated 6/27/2012 | HAMP Data Rules | LIR-170 |  | Rule Detail        | The Step Duration of the last step must equal the Amortization Term after Modification minus the sum of the number of months in all steps excluding the last step plus the initial 5 year period if Product After Modification is Step Rate  | (removed)  |
| 4/9/2012                   | HAMP Data Rules | LIR-174 |  | All - Rule removed | A loan cannot be delivered with the same borrower or co-borrower social security number as an official loan that already exists in the HAMP system.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules | LIR-176 |  | All - Rule removed | Front End DTI After Modification must be less than 32%.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules | LIR-179 |  | Rule Detail        | The Step - Interest Rate Step Number must begin at 1 and must increase by 1 for subsequent steps.  | The Step Interest Rate Step Number(DD205) must begin at 1 and must increase by 1 for subsequent steps , if Product After Modification (DD140) is (3) Step Rate and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-185 |  | Rule Detail        | For 1MP, Interest Rate Lock Date for Modification must be greater than or equal to 2/19/2009.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) must be greater than or equal to 2/19/2009.  |
| 4/9/2012                   | HAMP Data Rules | LIR-186 |  | All - Rule removed | Interest Rate Lock Date for Modification must be less than or equal to 12/31/2013.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules | LIR-188 |  | Rule Detail        | NPV Date must be less than or equal to 12/31/2013.   | NPV Date (DD119) must be less than or equal to 9/30/2014.  |
| 4/9/2012                   | HAMP Data Rules | LIR-189 |  | All - Rule removed | Loan Modification Effective Date must be less than or equal to 12/31/2013.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules | LIR-190 |  | All - Rule removed | First Payment Due Date After Modification must be less than or equal to 12/31/2013.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules | LIR-193 |  | All - Rule removed | Last Paid Installment Date After Modification must be less than or equal to 12/31/2013.  | (removed)  |
| 4/9/2012                   | HAMP Data Rules | LIR-199 |  | All - Rule removed | If 1MP and If Product After Modification is 'Fixed Rate', Interest Rate After Modification must be equal to Maximum Interest Rate.   | (removed)  |
| 4/9/2012                   | HAMP Data Rules | LIR-207 |  | Rule Detail        | If Escrow Payment Before Modification (DD68) - Escrow Payment After Modification (DD67) is less than 7% of Monthly Gross Income (DD110), then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment at 31% DTI (DD133).<br>Note: If an attribute is Conditional/Optional and is not provided, for calculations, default it to '0'.   | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Escrow Payment Before Modification (DD68) - Escrow Payment After Modification (DD67) is less than 7% of Monthly Gross Income (DD110), then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment at 31% DTI (DD133).<br>Note: If an attribute is Conditional/Optional and is not provided, for calculations, default it to '0'.   |

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| 4/9/2012  | HAMP Data Rules | LIR-208 |  | All - Rule removed | Monthly Housing Expense Before Modification must be greater than Monthly Housing Expense After Modification.   | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-212 |  | Rule Detail        | If Investor Code is Fannie Mae, GSE Loan Number must be numeric and must be 10 digits.   | If Investor Code is Fannie Mae, GSE Loan Number must be numeric and must be 10 digits.<br>For 1MP, this rule applies only if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012  | HAMP Data Rules | LIR-213 |  | Rule Detail        | If Investor Code is Freddie Mac, GSE Loan Number must be 9 digits and must be numeric OR 12 digits and alphanumeric and can have embedded spaces.  | If Investor Code is Freddie Mac, GSE Loan Number must be 9 digits and must be numeric OR 12 digits and alphanumeric and can have embedded spaces.<br>For 1MP, this rule applies only if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.                                      |
| 4/9/2012  | HAMP Data Rules | LIR-215 |  | All - Rule removed | Front Ratio Before Modification must be greater than 31%.  | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-221 |  | All - Rule removed | If Borrower Monthly Housing Expenses After Modification and Borrower Monthly Gross Income Amount is greater than 0, calculated Front End DTI After Modification must be less than 32%.   | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-222 |  | All - Rule removed | Front End DTI Before Modification must be greater than Front End DTI After Modification.   | (removed)   |
| 5/30/2012 | HAMP Data Rules | LIR-223 |  | All - Rule removed | Difference between delivered Front End DTI After Modification and calculated Front End DTI After Modification must be less than or equal to 1%.  | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-224 |  | All - Rule removed | If Borrower Monthly Housing Expenses Before Modification and Borrower Monthly Gross Income Amount are greater than 0, calculated Front End DTI Before Modification must be greater than 31%.   | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-232 |  | All - Rule removed | A Trial or Official loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.) | (removed)   |
| 4/9/2012  | HAMP Data Rules | LIR-235 |  | Rule Detail        | If the Program Type/Campaign ID(DD10) = HMP7 then the First Trial Payment Due Date(DD17) - Last Paid Installment Date Before Modification(DD89) must be less than or equal to 1 month.   | If the Program Type/Campaign ID (DD10) is (HMP7) Current or (HMP27) T2 Current, then 1st Trial Payment Due Date (DD17) - Last Paid Installment Date Before Modification (DD89) must be less than or equal to 1 month.   |
| 4/9/2012  | HAMP Data Rules | LIR-241 |  | Rule Detail        | The absolute value of (submitted Principal and Interest Payment at 38% DTI - calculated Principal and Interest at 38% DTI) / the calculated Principal and Interest at 38% DTI must be less than or equal to 0.5%.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, the absolute value of (submitted Principal and Interest Payment at 38% DTI (DD134) - calculated Principal and Interest at 38% DTI) / the calculated Principal and Interest at 38% DTI must be less than or equal to 0.5%. |
| 4/9/2012  | HAMP Data Rules | LIR-242 |  | All - Rule removed | The absolute value of (submitted Principal and Interest Payment at 31% DTI - calculated Principal and Interest at 31% DTI) / the calculated Principal and Interest at 31% DTI must be less than or equal to 0.5%.  | (removed)   |

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| 4/9/2012  | HAMP Data Rules | LIR-243 |  | All - Rule removed | The absolute value of (submitted Principal and Interest Payment After Modification - calculated Principal and Interest Payment After Modification) / the calculated Principal and Interest Payment After Modification must be less than or equal to 0.5%.                           | (removed)  |
| 4/9/2012  | HAMP Data Rules | LIR-244 |  | Rule Detail        | If the Front Ratio Before Modification is equal to 38%, the absolute value of (the Principal and Interest Payment at 38% DTI - the Principal and Interest Payment Before Modification) / the Principal and Interest Payment Before Modification must be less than or equal to 0.5%. | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Front Ratio Before Modification (DD77) is equal to 38%, the absolute value of (the Principal and Interest Payment at 38% DTI - the Principal and Interest Payment Before Modification) / the Principal and Interest Payment Before Modification (DD135) must be less than or equal to 0.5%. |
| 4/9/2012  | HAMP Data Rules | LIR-245 |  | Rule Detail        | If the Front Ratio Before Modification is greater than 38%, then the Principal and Interest Payment at 38% DTI must be less than the Principal and Interest Payment Before Modification.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Front Ratio Before Modification (DD77) is greater than 38%, then the Principal and Interest Payment at 38% DTI (DD134) must be less than the Principal and Interest Payment Before Modification (DD135).  |
| 4/9/2012  | HAMP Data Rules | LIR-246 |  | Rule Detail        | If the Front Ratio Before Modification is less than 38%, then the Principal and Interest Payment at 38% DTI must be greater than the Principal and Interest Payment Before Modification.  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Front Ratio Before Modification (DD77) is less than 38%, then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment Before Modification (DD135).  |
| 4/9/2012  | HAMP Data Rules | LIR-247 |  | All - Rule removed | The absolute value of (submitted Principal and Interest Payment Before Modification - calculated Principal and Interest Payment Before Modification) / the calculated Principal and Interest Payment Before Modification must be less than or equal to 0.5%.                        | (removed)  |
| 5/30/2012 | HAMP Data Rules | LIR-318 |  | All - Rule removed | Unemployment Plan Forbearance Initiation Month (DD596) must be before or equal to 2013-12-01.   | (removed)  |
| 5/30/2012 | HAMP Data Rules | LIR-320 |  | All - Rule removed | A 1MP Trial/Official Loan Setup transaction, with Forbearance Plan Type Code (DD593) of Unemployment (1) should not match to a 1MP loan that was an official modification.  | (removed)  |
| 5/30/2012 | HAMP Data Rules | LIR-321 |  | All - Rule removed | A 1MP Trial/Official Loan Setup transaction, with Forbearance Plan Type Code (DD593) of Unemployment and Federally Declared Disaster (3) should not match to a 1MP loan that was an official modification.  | (removed)  |
| 5/30/2012 | HAMP Data Rules | LIR-322 |  | All - Rule removed | A 1MP Trial/Official Loan Setup transaction, with Forbearance Plan Type Code (DD593) of Federally Declared Disaster (2) should not match to a 1MP loan that was an official modification.   | (removed)  |
| 4/9/2012  | HAMP Data Rules | LIR-328 |  | All - Rule removed | There cannot be multiple active trial loans with the same Borrower Social Security(DD43) or Co-Borrower Social Security Number(DD59).   | (removed)  |
| 4/9/2012  | HAMP Data Rules | LIR-329 |  | All - Rule removed | There cannot be multiple active trial loans with the same Borrower Social Security(DD43) or Co-Borrower Social Security Number(DD59).   | (removed)  |
| 4/9/2012  | HAMP Data Rules | LIR-333 |  | All - Rule removed | For all Trial and Official modification loans, Maturity Date Before Modification (DD99) should be less than 01/01/2059.   | (removed)  |

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| 4/9/2012 | HAMP Data Rules | LIR-334 |  | All - Rule removed | For all Trial and Official modification loans, Maturity Date After Modification (DD98) should be less than 01/01/2059, if exists.  | (removed)   |
| 4/9/2012 | HAMP Data Rules | LIR-348 |  | Rule Detail        | Principal Reduction Alternative Amount (DD591) must be less than the Unpaid Principal Balance Before Modification (DD225), if provided   | Principal Reduction Alternative Amount (DD591) must be less than the Unpaid Principal Balance Before Modification (DD225) plus Amount Capitalized (DD27), if provided.  |
| 4/9/2012 | HAMP Data Rules | LIR-355 |  | Rule Detail        | If Principal Reduction Alternative (PRA) Code (DD592) is '2', the Post-Arrearage MTMLTV Amount (DD701) must be > 100%.   | Calculated Post-Arrearage MTMLTV Amount must be > 100% if Principal Reduction Alternative (PRA) Code (DD592) is 2 and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012 | HAMP Data Rules | LIR-358 |  | Rule Detail        | The Principal Write-down (Forgiveness) (DD139) must be greater than or equal to the Principal Reduction Alternative Amount (DD591) if the Principal Reduction Alternative (PRA) Code (DD592) is '2' or '3'.  | Principal Write-down (Forgiveness) (DD139) must be greater than or equal to the Principal Reduction Alternative Amount (DD591) if the Principal Reduction Alternative (PRA) Code (DD592) is 2 or 3 and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012 | HAMP Data Rules | LIR-373 |  | Rule Detail        | Amount Capitalized (DD27) must be populated if Principal Reduction Alternative (PRA) Code (DD592) = 2  | Amount Capitalized (DD27) must be populated if Principal Reduction Alternative (PRA) Code (DD592) is 2 or 3.  |
| 4/9/2012 | HAMP Data Rules | LIR-374 |  | Rule Detail        | The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (2) Freddie Mac should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (2) Freddie Mac unless it is matched to the same loan as the submission. | The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (2) Freddie Mac should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (2) Freddie Mac unless it is matched to the same loan as the submission. For 1MP, this rule only applies if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 |
| 4/9/2012 | HAMP Data Rules | LIR-375 |  | Rule Detail        | The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (1) Fannie Mae should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (1) Fannie Mae unless it is matched to the same loan as the submission.   | The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (1) Fannie Mae should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (1) Fannie Mae unless it is matched to the same loan as the submission. For 1MP, this rule only applies if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7   |
| 4/9/2012 | HAMP Data Rules | LIR-377 |  | All - Rule removed | Max Interest Rate After Modification (DD100) must be less than 20%.  | (removed)   |

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| 4/9/2012                   | HAMP Data Rules | LIR-380 |  | Rule Detail    | If Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0. | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0.  |
| 4/9/2012                   | HAMP Data Rules | LIR-427 |  | All - new rule |   | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an existing Trial Active, Official Active, Official Paid Off or Official Active Non-Payment loan in the HAMP System with a Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-429 |  | All - new rule |   | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an existing loan in Trial Active, Trial Disqualified, Official Active, Official Disqualified, Official Paid-Off or Official Active Non-Payment state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9, HMP12, HMP21, HMP22 or HMP27.                                  |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-430 |  | All - new rule |   | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to a loan in Trial Active, Official Active, Official Disqualified, Official Paid-Off or Official Active Non-Payment state in the HAMP System with a Program Type/Campaign ID (DD10) of HMP9 or HMP12.  |
| 4/9/2012                   | HAMP Data Rules | LIR-431 |  | All - new rule |   | Submission Status (DD210) of (1) Trial, (3) Official, (6) Official Correction, or (7) Official Cancel with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to an Official Disqualified loan in the HAMP System where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 and the submitted Last Paid Installment Date Before Modification (DD89) is prior to the Last Paid Installment Date (DD525) on the existing record. |
| 4/9/2012                   | HAMP Data Rules | LIR-432 |  | All - new rule |   | Amortization Term After Modification (DD24) must be equal to the greater of (480 or Remaining Term Before Modification (DD165) ) if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 and Tier 2 Investor Override Indicator (DD959) is N.  |

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| 4/9/2012                   | HAMP Data Rules | LIR-433 |  | All - new rule |  | If Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied then Program Type/Campaign ID (DD10) must be HMP21-Tier2 HMP Default.  |
| 4/9/2012                   | HAMP Data Rules | LIR-434 |  | All - new rule |  | If Program Type/Campaign ID is (DD10) HMP21, HMP22 or HMP27, Interest Rate Lock Date for Modification (DD87) must be null.  |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-435 |  | All - new rule |  | Interest Rate After Modification (DD83) must equal the [PMMS Rate plus Owner Occupied Premium Rate or Non-Owner Occupied Premium Rate, whichever applies] that was published at time of NPV Date (DD119) if Tier 2 Investor Override Indicator (DD959) is N and Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.                               |
| 4/9/2012                   | HAMP Data Rules | LIR-436 |  | All - new rule |  | If Program Type/Campaign ID is (DD10) HMP21, HMP22 or HMP27, Max Interest Rate After Modification (DD100) must be null.   |
| 4/9/2012                   | HAMP Data Rules | LIR-437 |  | All - new rule |  | Principal Write-down (Forgiveness) (DD139) must be equal to the Principal Reduction Alternative Amount (DD591) if Principal Reduction Alternative (PRA) Code (DD592) is 2 or 3 and Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  |
| 4/9/2012                   | HAMP Data Rules | LIR-438 |  | All - new rule |  | NPV Model Result Amount Pre-mod (DD121) must not be equal to NPV Model Result Amount Post-mod (DD120).  |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-440 |  | All - new rule |  | PRA NPV Model Result Amount Post-mod (DD570) must not equal NPV Model Result Amount Post-mod (DD120), if provided.  |
| 4/9/2012                   | HAMP Data Rules | LIR-441 |  | All - new rule |  | If Principal Reduction Alternative (PRA) Code (DD592) is 1 or 4, Principal Reduction Alternative Amount (DD591) must be null.   |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-444 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination matches to a Additional Data Reporting record with a Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) of (11) Loan Paid Off shall not be accepted. |

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| 4/9/2012                      | HAMP Data Rules | LIR-445 |  | All - new rule |  | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 will not be allowed if there was a matching Official modification in the HAMP system with Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 that was cancelled in the same month as the current submission.  |
| 4/9/2012                      | HAMP Data Rules | LIR-446 |  | All - new rule |  | Submission Status (DD210) of (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 will not be allowed if there was a matching Official modification in the HAMP system where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 that was cancelled in the same month as the current submission.   |
| 4/9/2012 updated<br>5/30/2012 | HAMP Data Rules | LIR-449 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and Borrower Social Security Number (DD43) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) of another modification record where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 in the submitted 1st Lien setup file is not allowed.    |
| 4/9/2012 updated<br>5/30/2012 | HAMP Data Rules | LIR-450 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 and Co-Borrower Social Security Number (DD59) matches Borrower Social Security Number (DD43) or Co-Borrower Social Security Number (DD59) of another modification record where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 in the submitted 1st Lien setup file is not allowed. |
| 5/30/2012                     | HAMP Data Rules | LIR-454 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where the HAMP Servicer Number (DD8)/Servicer Loan Number (DD14) combination matches an Additional Data Reporting Transaction where the Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is (4) Other Ineligible Property (i.e. Property Condemned, Property > 4 units) is not allowed.                      |
| 5/30/2012                     | HAMP Data Rules | LIR-455 |  | All - new rule |  | Tier 2 Investor Override Indicator (DD959) must be null if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 5/30/2012                     | HAMP Data Rules | LIR-456 |  | All - new rule |  | Principal and Interest After Modification (DD132) must equal $\frac{[(\text{Interest Rate After Mod}/100)/12]}{[1-(1+(\text{Interest Rate After Mod}/100)/12)^{-\text{Amortization Term After Mod}}]} \cdot \text{UPB After Mod}$ , within a 0.5% tolerance  |

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| 5/30/2012                  | HAMP Data Rules | LIR-457 |  | All - new rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 which matches to an existing Trial Not Approved/Not Accepted ADR record with an evaluation date on or after 6/1/2012 for the loan and 1st Trial Payment Due Date (DD17) is before Modification Evaluation Date (DD970) of the ADR record is not allowed. |
| 4/9/2012                   | HAMP Data Rules | LIR-462 |  | All - new rule |  | Tier 2 Investor Override Indicator (DD959) is mandatory and must have a value of Y or N if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   |
| 4/9/2012                   | HAMP Data Rules | LIR-472 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Back Ratio Before Modification (DD32) must be greater than or equal to the Back Ratio After Modification (DD31), if it exists.   |
| 4/9/2012                   | HAMP Data Rules | LIR-476 |  | All - new rule |  | Property Occupancy Status Code (DD149) is mandatory and must be (2) Borrower Occupied if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-477 |  | All - new rule |  | Property Occupancy Status Code (DD149) is mandatory and must be (1) Vacant, (2) Borrower Occupied or (3) Tenant Occupied if Program Type/Campaign ID (DD 10) is HMP21, HMP22 or HMP27.   |
| 4/9/2012                   | HAMP Data Rules | LIR-478 |  | All - new rule |  | Property Usage Type Code (DD155) is mandatory and must be (1) Principal Residence if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-479 |  | All - new rule |  | Property Usage Type Code (DD155) is mandatory and must be (1) Principal Residence or (3) Investment Property if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-480 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, with Program Type/Campaign ID (DD10) of HMP21, HMP22 or HMP27 shall be rejected if it matches to a modification in the HAMP System for the loan where Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7 that was Official Disqualified in the same month as the current submission.  |
| 4/9/2012                   | HAMP Data Rules | LIR-481 |  | All - new rule |  | Principal and Interest Payment at 31% DTI (DD133) is mandatory if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-482 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, Submission Status (DD210) cannot be (5) Trial Cancel.   |
| 4/9/2012                   | HAMP Data Rules | LIR-483 |  | All - new rule |  | Monthly Debt Payments excluding PITIA (DD109) is mandatory and must be filled if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-484 |  | All - new rule |  | Maximum Interest Rate After Modification (DD100) is mandatory and must be greater than zero if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |



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| 4/9/2012                   | HAMP Data Rules | LIR-485 |  | All - new rule |  | All step attributes must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   |
| 4/9/2012                   | HAMP Data Rules | LIR-486 |  | All - new rule |  | Modification Effective Date (DD105) must be less than or equal to 9/30/2014.  |
| 4/9/2012                   | HAMP Data Rules | LIR-487 |  | All - new rule |  | Interest Rate After Modification (DD83) must be less than or equal to the Max Interest Rate After Modification (DD100) if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-488 |  | All - new rule |  | Product After Modification (DD140) must be (2) Fixed if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-489 |  | All - new rule |  | Borrower Execution Date (DD37) must be less than or equal to 12/31/2014.  |
| 4/9/2012                   | HAMP Data Rules | LIR-490 |  | All - new rule |  | Front Ratio After Modification (DD76) must be less than 32% if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-491 |  | All - new rule |  | Front Ratio After Modification (DD76) must be greater than or equal to 24% and less than or equal to 43% if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.   |
| 4/9/2012                   | HAMP Data Rules | LIR-492 |  | All - new rule |  | If Submission Status (DD210) is (3) Official or (6) Official Correction, NPV Date (D119) must match the NPV Date (D119) of existing matching record in the HAMP System.   |
| 4/9/2012                   | HAMP Data Rules | LIR-493 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, Interest Rate Lock Date for Modification (DD87) must be less than or equal to 9/30/2014.  |
| 4/9/2012                   | HAMP Data Rules | LIR-494 |  | All - new rule |  | First Payment Due Date After Modification (DD74) must be less than or equal to 9/30/2014.   |
| 4/9/2012                   | HAMP Data Rules | LIR-495 |  | All - new rule |  | Last Paid Installment Date After Modification (DD88) must be less than or equal to 9/30/2014, if provided.  |
| 4/9/2012                   | HAMP Data Rules | LIR-497 |  | All - new rule |  | Monthly Housing Expense Before Modification (DD113) must be greater than Monthly Housing Expense After Modification (DD112) if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-498 |  | All - new rule |  | Front Ratio Before Modification (DD77) must be greater than 31% if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-499 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Monthly Housing Expense After Modification (DD112) and Monthly Gross Income Amount (D110) is greater than 0, calculated Front Ratio After Modification (DD76) must be less than 32%. |
| 4/9/2012                   | HAMP Data Rules | LIR-500 |  | All - new rule |  | Front Ratio Before Modification (DD77) must be greater than Front Ratio After Modification (DD76) if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |

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| 4/9/2012                   | HAMP Data Rules | LIR-501 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Monthly Housing Expense Before Modification (DD113) and Monthly Gross Income (DD110) are greater than 0, the calculated Front Ratio Before Modification (DD77) must be greater than 31%.                                  |
| 4/9/2012 Updated 6/27/2012 | HAMP Data Rules | LIR-502 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1 - HMP Default or HMP21 - Tier 2 HMP Default then First Trial Payment Due Date (DD17) - Last Paid Installment Date Before Modification (DD89) must be <u>3</u> months or greater.  |
| 4/9/2012                   | HAMP Data Rules | LIR-503 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, the absolute value of (submitted Principal and Interest Payment at 31% DTI (DD133) - calculated Principal and Interest at 31% DTI) / the calculated Principal and Interest at 31% DTI must be less than or equal to 0.5%.    |
| 4/9/2012                   | HAMP Data Rules | LIR-504 |  | All - new rule |  | Maturity Date Before Modification (DD99) must be less than 01/01/2060.   |
| 4/9/2012                   | HAMP Data Rules | LIR-505 |  | All - new rule |  | Maturity Date After Modification (DD98) must be less than 01/01/2060, if provided.   |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-506 |  | All - new rule |  | Max Interest Rate After Modification (DD100) must be less than 20%, if provided.   |
| 4/9/2012                   | HAMP Data Rules | LIR-507 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, Investor Code (DD9) must be (3) Private or (4) Portfolio.   |
| 4/9/2012                   | HAMP Data Rules | LIR-509 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, Principal and Interest Payment After Modification (DD132) must be less than or equal to Principal and Interest Payment Before Modification (DD135) - (Principal and Interest Payment Before Modification (DD135) * 0.10). |
| 4/9/2012                   | HAMP Data Rules | LIR-510 |  | All - new rule |  | If Property Usage Type Code (DD155) is (1) Principal Residence, Property Occupancy Status Code (DD149) must be (2). Borrower Occupied.   |
| 4/9/2012                   | HAMP Data Rules | LIR-512 |  | All - new rule |  | If Property Usage Type Code (DD155) is (3) Investment Property, Property Occupancy Status Code (DD149) must be (1) Vacant or (3) Tenant Occupied.  |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-513 |  | All - new rule |  | PRA NPV Model Result Amount Pre-mod (DD571) must be equal to NPV Model Result Amount Pre-mod (DD121), if provided.   |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-514 |  | All - new rule |  | PRA NPV Model Result Amount Pre-mod (DD571) must not equal PRA NPV Model Result Amount Post-mod (DD570), if provided.  |
| 4/9/2012                   | HAMP Data Rules | LIR-517 |  | All - new rule |  | Principal Write-down (Forgiveness) (DD139) is mandatory if PRA Code (DD592) is 2 or 3.   |

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| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-518 |  | All - new rule |  | Submission Status (DD210) of (1) Trial or (3) Official with Program Type/Campaign ID (DD10) of HMP1, HMP2 or HMP7 shall be rejected if it matches to an existing modification in the HAMP System where Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27 where the corresponding Trial Fallout Reason code is not (18) Submission Error Correction and 1st Trial Payment Due Date (DD17) of submitted modification is prior to the 1st Trial Payment Due Date (DD17) of existing modification. |
| 4/9/2012                   | HAMP Data Rules | LIR-521 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 is not allowed if Borrower Social Security Number (DD43) matches to any social security numbers that are associated to any loans in Trial Disqualified state where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.   |
| 4/9/2012                   | HAMP Data Rules | LIR-522 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 is not allowed if Co-Borrower Social Security Number (DD59) matches to any social security numbers that are associated to any loans in Trial Disqualified state where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 4/9/2012                   | HAMP Data Rules | LIR-525 |  | All - new rule |  | If Property Usage Type Code (DD155) is (1) Principal Residence, the absolute value of (submitted Principal and Interest Payment After Modification (DD132) - calculated Principal and Interest Payment After Modification) / the calculated Principal and Interest Payment After Modification must be less than or equal to 0.5%.   |
| 4/9/2012                   | HAMP Data Rules | LIR-526 |  | All - new rule |  | If Property Usage Type Code (DD155) is (1) Principal Residence, the absolute value of (submitted Principal and Interest Payment Before Modification (DD135) - calculated Principal and Interest Payment Before Modification) / the calculated Principal and Interest Payment Before Modification must be less than or equal to 0.5%.  |
| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-527 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Borrower Social Security Number (DD43) matches to an active trial or official loan in the HAMP system with a different HAMP Servicer Number (DD8) /Servicer Loan Number (DD14) combination and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9 or HMP12 will not be accepted.   |

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| 4/9/2012 updated 5/30/2012 | HAMP Data Rules | LIR-528 |  | All - new rule |  | Submission Status (DD210) of (1) Trial, (3) Official or (6) Official Correction where Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7 and Co-Borrower Social Security Number (DD59) matches to an active trial or official loan in the HAMP system with a different HAMP Servicer Number (DD8) /Servicer Loan Number (DD14) combination and Program Type/Campaign ID (DD10) is HMP1, HMP2, HMP7, HMP9 or HMP12 will not be accepted. |
| 4/9/2012                   | HAMP Data Rules | LIR-529 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Due Date (DD17) must be greater than or equal to 3/4/2009 and less than or equal to 6/30/2014, if provided.  |
| 4/9/2012                   | HAMP Data Rules | LIR-530 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Due Date (DD17) must be greater than or equal to 6/1/2012 and less than or equal to 6/30/2014, if provided.   |
| 4/9/2012                   | HAMP Data Rules | LIR-531 |  | All - new rule |  | 1st Trial Payment Due Date (DD17) is mandatory and must be filled if Submission Status (DD210) is (1) Trial.   |
| 4/9/2012                   | HAMP Data Rules | LIR-532 |  | All - new rule |  | 1st Trial Payment Due Date (DD17) must be the first day of the month, if provided.   |
| 4/9/2012                   | HAMP Data Rules | LIR-533 |  | All - new rule |  | Length of Trial Period (DD91) is mandatory and must be filled.   |
| 4/9/2012                   | HAMP Data Rules | LIR-534 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7, 1st Trial Payment Posted Date (DD18) must be greater than or equal to 3/4/2009 and less than or equal to 6/30/2014, if provided.   |
| 4/9/2012                   | HAMP Data Rules | LIR-535 |  | All - new rule |  | If Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27, 1st Trial Payment Posted Date (DD18) must be greater than or equal to 6/1/2012 and less than or equal to 6/30/2014, if provided.  |
| 4/9/2012                   | HAMP Data Rules | LIR-536 |  | All - new rule |  | 1st Trial Payment Posted Date (DD18) is mandatory and must be filled if Submission Status (DD210) is (1) Trial.  |
| 4/9/2012                   | HAMP Data Rules | LIR-537 |  | All - new rule |  | 1st Trial Payment Received Amount (DD19) must be greater than or equal to 0, if provided.  |
| 4/9/2012                   | HAMP Data Rules | LIR-538 |  | All - new rule |  | 1st Trial Payment Received Amount (DD19) is mandatory if Submission Status (DD210) is (1) Trial.   |
| 5/30/2012                  | HAMP Data Rules | LIR-539 |  | All - new rule |  | Interest Rate Lock Date For Modification (DD87) is mandatory and must be in a valid date format if Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.  |
| 5/30/2012                  | HAMP Data Rules | LIR-540 |  | All - new rule |  | Principal and Interest Payment at 31% DTI (DD133) must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  |
| 5/30/2012                  | HAMP Data Rules | LIR-541 |  | All - new rule |  | Principal and Interest Payment at 38% DTI (DD134) must be null if Program Type/Campaign ID (DD10) is HMP21, HMP22 or HMP27.  |
| 5/30/2012                  | HAMP Data Rules | LIR-542 |  | All - new rule |  | Principal and Interest Payment at 38% DTI (DD134) must be greater than or equal to zero, if provided.  |
| 5/30/2012                  | HAMP Data Rules | LIR-543 |  | All - new rule |  | Principal and Interest Payment at 31% DTI (DD133) must be greater than or equal to zero, if provided.  |
| 5/30/2012                  | HAMP Data Rules | LIR-544 |  | All - new rule |  | Monthly Debt Payments excluding PITIA (DD109) must be greater than or equal to zero, if provided   |

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| 5/30/2012<br>Updated<br>6/27/2012 | HAMP Data<br>Rules | LIR-545 |  | All - new rule |  | Borrower Execution Date (DD37) must be greater than or equal to Interest Rate Lock Date for Modification (DD87), if provided and Program Type/Campaign ID (DD10) is HMP1, HMP2 or HMP7.       |
| 5/30/2012                         | HAMP Data<br>Rules | LIR-546 |  | All - new rule |  | Primary Residence Total Housing Expense Amount (DD958) must be null if Property Occupancy Status Code (DD149) is (2) Borrower Occupied  |
| 5/30/2012                         | HAMP Data<br>Rules | LIR-547 |  | All - new rule |  | Primary Residence Total Housing Expense Amount (DD958) is mandatory and must be greater than or equal to zero if Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied. |
| 5/30/2012                         | HAMP Data<br>Rules | LIR-548 |  | All - new rule |  | Monthly Gross Rental Income Amount (DD956) must be null if Property Occupancy Status Code (DD149) is (2) Borrower Occupied.   |
| 5/30/2012                         | HAMP Data<br>Rules | LIR-549 |  | All - new rule |  | Monthly Gross Rental Income Amount (DD956) is mandatory and must be greater than or equal to zero if Property Occupancy Status Code (DD149) is (1) Vacant or (3) Tenant Occupied.             |

|           |                 |         |  |                |  |  |
|-----------|-----------------|---------|--|----------------|--|--|
| 5/30/2012 | HAMP Data Rules | LIR-550 |  | All - new rule |  | <p>Difference between delivered Front Ratio After Modification (DD76) and calculated Front End DTI After Modification must be less than or equal to 1%.</p> <p>Calculated Front End DTI After Modification on owner occupied properties = Monthly Housing Expense After Modification (DD112) / Monthly Gross Income (DD110).</p> <p>Calculated Front End DTI After Modification on non owner occupied properties = Primary Residence Total Housing Expense Amount (DD958) + subject property net rental income after modification, if negative (absolute value) / Monthly Gross Income (DD110) + Subject property net rental income after modification, if positive.</p> <p>Subject property net rental income after modification is calculated as (Monthly Gross Rental Income Amount (DD956) * 0.75) - Monthly Housing Expense After Modification (DD112).</p> |
|-----------|-----------------|---------|--|----------------|--|--|

**1st Lien Data Dictionary Changes - Revisions Effective Starting 4/30/2012**

| Publication Date |                      | Ref ID | Name of Data Point | Field                                  | Old Value   | New Value  |
|------------------|----------------------|--------|--------------------|--|---|--|
| 11/30/2011       | HAMP Data Dictionary | DD27   | Amount Capitalized | Rule Details - Rule Update             | LIR-366<br>Amount Capitalized (DD27), if provided, must be greater than \$0.                      | LIR-366<br>Amount Capitalized (DD27), if provided, must be greater than \$0.<br><b>As of 4/30/2012 - This rule is no longer applicable and is removed</b>  |
|                  |                      |        |                    | Condition Under Which Data Is Required | For 2nd Lien: If exists<br><br>For PRA: if Principal Reduction Alternative (PRA) Code (DD592) = 2 | For 2nd Lien: If exists<br><br>For PRA: if Principal Reduction Alternative (PRA) Code (DD592) = <b>2 or 3</b>  |
|                  |                      |        |                    | Allowable Values                       | Data Range:<br>Min: 0<br>Max: 999999999999999999.99   | Data Range:<br>Min: -999999999999999999.99<br>Max: 999999999999999999.99   |
|                  |                      |        |                    | Rule Details - New Rule                |   | LIR-423<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, UPB After Modification (DD222) must equal, within a plus or minus \$1.00 tolerance, (UPB Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Borrower Contributions (DD33), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance (DD136), if it exists) |
|                  |                      |        |                    | Rule Type - New Rule                   |   | LIR-423<br>LPS<br>Hard Stop  |

|            |                      |       |  |                         |  |
|------------|----------------------|-------|--|-------------------------|--|
| 11/30/2011 | HAMP Data Dictionary | DD33  | Borrower Contributions                     | Rule Details - New Rule | LIR-423<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, UPB After Modification (DD222) must equal, within a plus or minus \$1.00 tolerance, (UPB Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Borrower Contributions (DD33), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance (DD136), if it exists) |
|            |                      |       |  | Rule Type - New Rule    | LIR-423<br>LPS<br>Hard Stop  |
| 11/30/2011 | HAMP Data Dictionary | DD136 | Principal Forbearance Amount               | Rule Details - New Rule | LIR-423<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, UPB After Modification (DD222) must equal, within a plus or minus \$1.00 tolerance, (UPB Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Borrower Contributions (DD33), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance (DD136), if it exists) |
|            |                      |       |  | Rule Type - New Rule    | LIR-423<br>LPS<br>Hard Stop  |
| 11/30/2011 | HAMP Data Dictionary | DD592 | Principal Reduction Alternative (PRA) Code | Rule Details - New Rule | LIR-423<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, UPB After Modification (DD222) must equal, within a plus or minus \$1.00 tolerance, (UPB Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Borrower Contributions (DD33), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance (DD136), if it exists) |
|            |                      |       |  | Rule Type - New Rule    | LIR-423<br>LPS<br>Hard Stop  |
| 11/30/2011 | HAMP Data Dictionary | DD139 | Principal Write-down (Forgiveness)         | Rule Details - New Rule | LIR-423<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, UPB After Modification (DD222) must equal, within a plus or minus \$1.00 tolerance, (UPB Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Borrower Contributions (DD33), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance (DD136), if it exists) |
|            |                      |       |  | Rule Type - New Rule    | LIR-423<br>LPS<br>Hard Stop  |

|            |                      |       |  |                         |  |  |
|------------|----------------------|-------|--|-------------------------|--|--|
| 11/30/2011 | HAMP Data Dictionary | DD222 | Unpaid Principal Balance After Modification  | Rule Details - New Rule |  | LIR-423<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, UPB After Modification (DD222) must equal, within a plus or minus \$1.00 tolerance, (UPB Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Borrower Contributions (DD33), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance (DD136), if it exists) |
|            |                      |       |  | Rule Type - New Rule    |  | LIR-423<br>LPS<br>Hard Stop  |
| 11/30/2011 | HAMP Data Dictionary | DD225 | Unpaid Principal Balance Before Modification | Rule Details - New Rule |  | LIR-423<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, UPB After Modification (DD222) must equal, within a plus or minus \$1.00 tolerance, (UPB Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Borrower Contributions (DD33), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance (DD136), if it exists) |
|            |                      |       |  | Rule Type - New Rule    |  | LIR-423<br>LPS<br>Hard Stop  |

**1st Lien Data Dictionary Changes - Revisions Effective Starting 1/30/2012**

| Publication Date |                      | Ref ID | Name of Data Point          | Field                   | Old Value                   | New Value            |
|------------------|----------------------|--------|-----------------------------|-------------------------|-----------------------------|----------------------|
| 2/29/2012        | HAMP Data Dictionary | DD105  | Modification Effective Date | Rule Type - Rule Update | LIR-200<br>LPS<br>Hard Stop | LIR-200<br>Hard Stop |

**1st Lien Data Dictionary Changes - Data Dictionary Documentation Update for Previously Implemented Changes**

| Publication Date |                      | Ref ID | Name of Data Point         | Field | Old Value   | New Value   |
|------------------|----------------------|--------|----------------------------|-------|---|---|
| 2/29/2012        | HAMP Data Dictionary | DD17   | 1st Trial Payment Due Date |       | <p>PMT-100<br/>First Trial Payment Due Date is mandatory and must be filled.</p> <p>PMT-120<br/>First Trial Payment Due Date must be greater than or equal to 3/4/2009.</p> <p>PMT-121<br/>First Trial Payment Due Date must be less than or equal to 12/31/2013.</p> <p>PMT-125<br/>First Trial Payment Due Date must be the first day of the month.</p> | <p>PMT-100<br/>1st Trial Payment Due Date is mandatory and must be filled.</p> <p>PMT-120<br/>1st Trial Payment Due Date must be greater than or equal to 3/4/2009.</p> <p>PMT-121<br/>1st Trial Payment Due Date must be less than or equal to 12/31/2013.</p> <p>PMT-125<br/>1st Trial Payment Due Date must be the first day of the month.</p> |



|           |                      |       |                                    |   |   |   |
|-----------|----------------------|-------|------------------------------------|---|---|---|
| 2/29/2012 | HAMP Data Dictionary | DD18  | 1st Trial Payment Posted Date      |   | <p>PMT-26<br/>Trial Payment Posted Date is mandatory and must be filled.</p> <p>PMT-123<br/>Trial Payment Posted Date must be less than or equal to 12/31/2013.</p> <p>PMT-124<br/>Trial Payment Posted Date must be greater than or equal to 3/4/2009.</p> | <p>PMT-26<br/>1st Trial Payment Posted Date is mandatory and must be filled.</p> <p>PMT-123<br/>1st Trial Payment Posted Date must be less than or equal to 12/31/2013.</p> <p>PMT-124<br/>1st Trial Payment Posted Date must be greater than or equal to 3/4/2009.</p>   |
| 2/29/2012 | HAMP Data Dictionary | DD67  | Escrow Payment After Modification  | Rule Type - Rule Update   | LIR-207<br>LPS<br>Hard Stop   | LIR-207<br>Hard Stop  |
| 2/29/2012 | HAMP Data Dictionary | DD68  | Escrow Payment Before Modification | Rule Type - Rule Update   | LIR-207<br>LPS<br>Hard Stop   | LIR-207<br>Hard Stop  |
| 2/29/2012 | HAMP Data Dictionary | DD593 | Forbearance Plan Type Code         | Rule Details - Previously implemented rule added to Data Dictionary |   | LIR-363<br>A 1MP Trial/Official Loan Setup transaction, with Forbearance Plan Type Code (DD593) of Unemployment (1) or Unemployment and Federally Declared Disaster (3) should not match to a loan in the system with a Forbearance Plan Type Code (DD593) of Unemployment (1) or Unemployment and Federally Declared Disaster (3). |
|           |                      |       |                                    | Rule Type - Previously implemented rule added to Data Dictionary    |   | LIR-363<br>Warning  |
| 2/29/2012 | HAMP Data Dictionary | DD76  | Front Ratio After Modification     | Rule Details - Rule added to Data Point                             |   | LIR-341<br>For all Trial (if exists), and Permanent Modifications, the Back Ratio After Modification (DD31) should always be greater than or equal to the Front Ratio After Modification (DD76), if provided  |
|           | HAMP Data Dictionary |       |                                    | Rule Type - Rule added to Data Point                                |   | LIR-341<br>LPS<br>Hard Stop   |
| 2/29/2012 | HAMP Data Dictionary | DD77  | Front Ratio Before Modification    | Rule Details - Rule removed from Data Point                         | LIR-341<br>For all Trial (if exists), and Permanent Modifications, the Back Ratio After Modification (DD31) should always be greater than or equal to the Front Ratio After Modification (DD76), if provided  | (removed)   |
|           |                      |       |                                    | Rule Type - Rule removed from Data Point                            | LIR-341<br>LPS<br>Hard Stop   | (removed)   |
| 2/29/2012 | HAMP Data Dictionary | DD8   | HAMP Servicer Number               | Rule Details - Rule added to Data Point                             |   | OMR-119<br>The Loan for which the payment is being submitted in the official monthly reporting file cannot be inactive or in Trial Mode.  |
|           |                      |       |                                    | Rule Type - Rule added to Data Point                                |   | OMR-119<br>Hard Stop  |

|           |                      |       |                                      |   |   |  |
|-----------|----------------------|-------|--------------------------------------|---|---|--|
| 2/29/2012 | HAMP Data Dictionary | DD8   | HAMP Servicer Number                 | Rule Details - Previously implemented rule added to Data Dictionary |   | PMT-126<br>Trial Payment shall be rejected when there is an active HAFA Notification or HAFA Payment existing in the system                          |
|           |                      |       |                                      | Rule Type - Previously implemented rule added to Data Dictionary    |   | PMT-126<br>Hard Stop   |
| 2/29/2012 | HAMP Data Dictionary | DD82  | Interest Payment                     | Rule Details - Rule removed from Data Point                         | OMR-119<br>The Loan for which the payment is being submitted in the official monthly reporting file cannot be inactive or in Trial Mode.        | (removed)  |
|           |                      |       |                                      | Rule Type - Rule removed from Data Point                            | OMR-119<br>Hard Stop  | (removed)  |
| 2/29/2012 | HAMP Data Dictionary | DD83  | Interest Rate After Modification     | Rule Details - Rule Update  | LIR-199<br>If 1MP and If Product After Modification is 'Fixed Rate', Interest Rate After Modification <u>is</u> equal to Maximum Interest Rate. | LIR-199<br>If 1MP and If Product After Modification is 'Fixed Rate', Interest Rate After Modification <u>must be</u> equal to Maximum Interest Rate. |
| 2/29/2012 | HAMP Data Dictionary | DD9   | Investor Code                        | Rule Details - Previously implemented rule added to Data Dictionary |   | LIR-93<br>If Investor Code is Private or Portfolio, then the Fee Cap Amount cannot be 0.   |
|           |                      |       |                                      | Rule Type - Previously implemented rule added to Data Dictionary    |   | LIR-93<br>Hard Stop  |
|           |                      |       |                                      | Rule Details - Rule removed from Data Point                         | LIR-226<br>If an official loan is cancelled, do not allow an official submission after an official cancellation in the same reporting period.   | (removed)  |
|           |                      |       |                                      | Rule Type - Rule removed from Data Point                            | LIR-226<br>Hard Stop  | (removed)  |
| 2/29/2012 | HAMP Data Dictionary | DD525 | Last Paid Installment Date           | Rule Details - Rule removed from Data Point                         | OMR-119<br>The Loan for which the payment is being submitted in the official monthly reporting file cannot be inactive or in Trial Mode.        | (removed)  |
|           |                      |       |                                      | Rule Type - Rule removed from Data Point                            | OMR-119<br>Hard Stop  | (removed)  |
| 2/29/2012 | HAMP Data Dictionary | DD91  | Length of Trial Period               | Rule Details - Previously implemented rule added to Data Dictionary |   | PMT-25<br>The Length of Trial Period is mandatory and must be filled.  |
|           |                      |       |                                      | Rule Type - Previously implemented rule added to Data Dictionary    |   | PMT-25<br>LPS<br>Hard Stop   |
| 2/29/2012 | HAMP Data Dictionary | DD294 | Loan Unpaid Principal Balance Amount | Rule Details - Rule removed from Data Point                         | OMR-119<br>The Loan for which the payment is being submitted in the official monthly reporting file cannot be inactive or in Trial Mode.        | (removed)  |

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|-----------|----------------------|-------|---|---|--|-----------|
|           |                      |       |   | Rule Type - Rule removed from Data Point    | OMR-119<br>Hard Stop   | (removed) |
| 2/29/2012 | HAMP Data Dictionary | DD113 | Monthly Housing Expense Before Modification | Rule Details - Rule removed from Data Point | LIR-238<br>The submission of a new Trial, cancellation of a Trial, or the conversion of Trial to Official cannot occur if an active HAFA Notification or a paid HAFA short sale or deed-in-lieu exists for the same HAMP Servicer and Servicer loan number combination in the HAMP System. | (removed) |
|           |                      |       |   | Rule Type - Rule removed from Data Point    | LIR-238<br>Hard Stop   | (removed) |
| 2/29/2012 | HAMP Data Dictionary | DD137 | Principal Payment                           | Rule Details - Rule removed from Data Point | OMR-119<br>The Loan for which the payment is being submitted in the official monthly reporting file cannot be inactive or in Trial Mode.   | (removed) |
|           |                      |       |   | Rule Type - Rule removed from Data Point    | OMR-119<br>Hard Stop   | (removed) |
| 2/29/2012 | HAMP Data Dictionary | DD592 | Principal Reduction Alternative (PRA) Code  | Rule Details - Rule removed from Data Point | LIR-347<br>Principal Reduction Alternative Amount (DD591) must be greater than \$0, if provided  | (removed) |
|           |                      |       |   | Rule Type - Rule removed from Data Point    | LIR-347<br>LPS<br>Hard Stop  | (removed) |

|           |                      |      |                          |   |  |  |
|-----------|----------------------|------|--------------------------|---|--|--|
| 2/29/2012 | HAMP Data Dictionary | DD10 | Program Type/Campaign ID | Rule Details - Previously implemented rule added to Data Dictionary |  | <p>LIR-132<br/>Submission Status (DD210) of (5) Trial Cancel requires a corresponding active trial loan to exist in the HAMP system.</p> <p>LIR-133<br/>Submission Status (DD210) of (3) Official requires a corresponding active trial loan to exist in the HAMP system.</p> <p>LIR-155<br/>Submission Status (DD210) of (5) Trial Cancel can not have a corresponding cancelled trial loan in the HAMP system.</p> <p>LIR-156<br/>Submission Status (DD210) of (3) Official can not have an existing corresponding trial loan in the HAMP system that is cancelled.</p> <p>LIR-162<br/>Submission Status (DD210) of (1) Trial can not have an existing corresponding loan in the HAMP system that is in Official status.</p> <p>LIR-163<br/>Submission Status (DD210) of (3) Official can not have an existing corresponding loan in the HAMP system that is already in Official status.</p> <p>LIR-164<br/>Submission Status (DD210) of (5) Trial Cancel can not have an existing corresponding loan in the HAMP system that is in Official status.</p> <p>LIR-216<br/>Submission Status (DD210) of (6) Official Correction requires a corresponding existing Official loan in the HAMP system.</p> <p>LIR-217<br/>Submission Status (DD210) of (7) Official Cancel requires a corresponding existing Official loan in the HAMP system.</p> |
|           |                      |      |                          | Rule Type - Previously implemented rule added to Data Dictionary    |  | <p>LIR-218<br/>LIR-132<br/>Hard Stop<br/>LIR-133<br/>Hard Stop<br/>LIR-155<br/>Hard Stop<br/>LIR-156<br/>Hard Stop<br/>LIR-162<br/>Hard Stop<br/>LIR-163<br/>Hard Stop<br/>LIR-164<br/>Hard Stop<br/>LIR-216<br/>Hard Stop<br/>LIR-217<br/>Hard Stop<br/>LIR-218<br/>Hard Stop<br/>LIR-226<br/>Hard Stop</p>   |

|           |                      |       |                      |   |   |
|-----------|----------------------|-------|----------------------|---|---|
| 2/29/2012 | HAMP Data Dictionary | DD14  | Servicer Loan Number | Rule Details - Rule added to Data Point                             | OMR-119<br>The Loan for which the payment is being submitted in the official monthly reporting file cannot be inactive or in Trial Mode.  |
|           |                      |       |                      | Rule Type - Rule added to Data Point                                | OMR-119<br>Hard Stop  |
| 2/29/2012 | HAMP Data Dictionary | DD14  | Servicer Loan Number | Rule Details - Previously implemented rule added to Data Dictionary | PMT-126<br>Trial Payment shall be rejected when there is an active HAFA Notification or HAFA Payment existing in the system   |
|           |                      |       |                      | Rule Type - Previously implemented rule added to Data Dictionary    | PMT-126<br>Hard Stop  |
| 2/29/2012 | HAMP Data Dictionary | DD210 | Submission Status    | Rule Details - Previously implemented rule added to Data Dictionary | LIR-132<br>Submission Status (DD210) of (5) Trial Cancel requires a corresponding active trial loan to exist in the HAMP system.<br>LIR-133<br>Submission Status (DD210) of (3) Official requires a corresponding active trial loan to exist in the HAMP system.<br>LIR-155<br>Submission Status (DD210) of (5) Trial Cancel can not have a corresponding cancelled trial loan in the HAMP system.<br>LIR-156<br>Submission Status (DD210) of (3) Official can not have an existing corresponding trial loan in the HAMP system that is cancelled.<br>LIR-162<br>Submission Status (DD210) of (1) Trial can not have an existing corresponding loan in the HAMP system that is in Official status.<br>LIR-163<br>Submission Status (DD210) of (3) Official can not have an existing corresponding loan in the HAMP system that is already in Official status.<br>LIR-164<br>Submission Status (DD210) of (5) Trial Cancel can not have an existing corresponding loan in the HAMP system that is in Official status.<br>LIR-216<br>Submission Status (DD210) of (6) Official Correction requires a corresponding existing Official loan in the HAMP system.<br>LIR-217<br>Submission Status (DD210) of (7) Official Cancel requires a corresponding existing Official loan in the HAMP system.<br>LIR-218 |

|           |                      |       |                           |  |   |  |
|-----------|----------------------|-------|---------------------------|--|---|--|
|           |                      |       |                           | Rule Type - Previously implemented rule added to Data Dictionary |   | LIR-132<br>Hard Stop<br>LIR-133<br>Hard Stop<br>LIR-155<br>Hard Stop<br>LIR-156<br>Hard Stop<br>LIR-162<br>Hard Stop<br>LIR-163<br>Hard Stop<br>LIR-164<br>Hard Stop<br>LIR-216<br>Hard Stop<br>LIR-217<br>Hard Stop<br>LIR-218<br>Hard Stop<br>LIR-226<br>Hard Stop |
|           |                      |       |                           | Rule Details - Rule removed from Data Point                      | LIR-237<br>An Official Cancel is not allowed on a transferred loan. | (removed)  |
|           |                      |       |                           | Rule Type - Rule removed from Data Point                         | LIR-237<br>Hard Stop  | (removed)  |
| 2/29/2012 | HAMP Data Dictionary | DD220 | Trial Payment Posted Date | Rule Details - Rule removed from Data Point                      | LIR-169<br>Attribute must be in valid date format.                  | (removed)  |
|           |                      |       |                           | Rule Type - Rule removed from Data Point                         | LIR-169<br>LPS<br>Hard Stop   | (removed)  |

**1st Lien Data Dictionary Changes - Revisions Effective Starting 12/01/2011**

| Publication Date |                      | Ref ID | Name of Data Point | Field       | Old Value  | New Value  |
|------------------|----------------------|--------|--------------------|-------------|--|--|
| 11/30/2011       | HAMP Data Dictionary | DD27   | Amount Capitalized | Description | Total amount capitalized at the time of modification, including accrued interest and other advances as applicable. | For First Lien<br>Total amount capitalized at the time of modification, including accrued interest and other advances as applicable.<br><br>For PRA and 2MP<br>Effective Immediately: Amount Capitalized must include delinquent interest, if not waived (delinquent and/or accrued interest payments due from the LPI date through the Official Modification Effective date), and escrow and/or advances paid to third parties. Then Subtract any amounts remaining in borrower suspense funds if applicable. |

|            |                      |      |                        |                            |   |   |
|------------|----------------------|------|------------------------|----------------------------|---|---|
|            |                      |      |                        | Rule Details - Rule Update | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> |
| 11/30/2011 | HAMP Data Dictionary | DD33 | Borrower Contributions | Description                | If the borrower is contributing any amounts, they must be reported here.  | <p>First Lien<br/>If the borrower is contributing any amounts, they must be reported here.</p> <p>For PRA<br/>Effective Immediately: Borrower Contributions must include any amounts contributed by the Borrower or on behalf of the Borrower, which includes any amounts applied to the Pre-Mod UPB during Trial.</p>  |
| 11/30/2011 | HAMP Data Dictionary | DD63 | Delinquent Interest    | Rule Details - Rule Update | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> |

|            |                      |       |                                    |                            |  |   |
|------------|----------------------|-------|------------------------------------|----------------------------|--|---|
| 11/30/2011 | HAMP Data Dictionary | DD68  | Escrow Payment Before Modification | Description                | Report the monthly escrow payment amount calculated in the escrow analysis performed in conjunction with determining the borrowers eligibility for a trial period plan. The escrow analysis must be performed for all borrowers, including those that do not currently escrow for taxes and insurance. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagor, periodic payments of property taxes and <u>hazaRD-HAMP</u> insurance. Any allowable escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded. | Report the monthly escrow payment amount calculated in the escrow analysis performed in conjunction with determining the borrowers eligibility for a trial period plan. The escrow analysis must be performed for all borrowers, including those that do not currently escrow for taxes and insurance. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagor, periodic payments of property taxes and hazard insurance. Any allowable escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded.  |
| 11/30/2011 | HAMP Data Dictionary | DD69  | Escrow Shortage for Advances       | Rule Details - Rule Update | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p>  | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> |
| 11/30/2011 | HAMP Data Dictionary | DD124 | Other Advances                     | Rule Details - Rule Update | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p>  | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> |



|            |                      |       |  |                            |   |   |
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| 11/30/2011 | HAMP Data Dictionary | DD592 | Principal Reduction Alternative (PRA) Code | Rule Details - Rule Update | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> | <p>LIR-367<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> <p>LIR-368<br/>Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness<br/><b>As of 12/1/2011 - This rule is no longer applicable and is removed</b></p> |
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**1st Lien Data Dictionary Changes - Revisions Effective Starting 9/26/2011**

| Publication Date |                      | Ref ID | Name of Data Point                    | Field                      | Old Value   | New Value   |
|------------------|----------------------|--------|---------------------------------------|----------------------------|---|---|
| 2/29/2012        | HAMP Data Dictionary | DD207  | Step Principal and Interest Payment   | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011       | HAMP Data Dictionary | DD19   | 1st Trial Payment Received Amount     | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011       | HAMP Data Dictionary | DD63   | Delinquent Interest                   | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011       | HAMP Data Dictionary | DD67   | Escrow Payment After Modification     | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011       | HAMP Data Dictionary | DD109  | Monthly Debt Payments excluding PITIA | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |

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| 11/30/2011 | HAMP Data Dictionary | DD110 | Monthly Gross Income                               | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011 | HAMP Data Dictionary | DD112 | Monthly Housing Expense After Modification         | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011 | HAMP Data Dictionary | DD113 | Monthly Housing Expense Before Modification        | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011 | HAMP Data Dictionary | DD132 | Principal and Interest Payment After Modification  | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011 | HAMP Data Dictionary | DD133 | Principal and Interest Payment at 31% DTI          | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011 | HAMP Data Dictionary | DD134 | Principal and Interest Payment at 38% DTI          | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011 | HAMP Data Dictionary | DD135 | Principal and Interest Payment Before Modification | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011 | HAMP Data Dictionary | DD157 | Property Valuation As is Value,                    | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 11/30/2011 | HAMP Data Dictionary | DD225 | Unpaid Principal Balance Before Modification       | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |

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| 9/19/2011  | HAMP Data Dictionary | DD83  | Interest Rate After Modification             | Rule Details - Rule Update | LIR-376<br>Interest Rate After Modification(DD83) must be less than or equal to Interest Rate Before Modification(DD85).   | LIR-376<br>Interest Rate After Modification(DD83) must be less than or equal to Interest Rate Before Modification(DD85).<br><b>As of 9/26/2011 - This rule is no longer applicable and is removed.</b>  |
| 9/19/2011  | HAMP Data Dictionary | DD85  | Interest Rate Before Modification            | Rule Details - Rule Update | LIR-376<br>Interest Rate After Modification(DD83) must be less than or equal to Interest Rate Before Modification(DD85).   | LIR-376<br>Interest Rate After Modification(DD83) must be less than or equal to Interest Rate Before Modification(DD85).<br><b>As of 9/26/2011 - This rule is no longer applicable and is removed.</b>  |
| 11/30/2011 | HAMP Data Dictionary | DD136 | Principal Forbearance Amount                 | Rule Details - Rule Update | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists). | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists).<br><b>As of 9/26/2011 - This rule is no longer applicable and is removed</b> |
| 9/19/2011  | HAMP Data Dictionary | DD139 | Principal Write-Down (Forgiveness)           | Rule Details - Rule Update | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists). | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists).<br><b>As of 9/26/2011 - This rule is no longer applicable and is removed</b> |
| 9/19/2011  | HAMP Data Dictionary | DD225 | Unpaid Principal Balance Before Modification | Rule Details - Rule Update | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists). | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists).<br><b>As of 9/26/2011 - This rule is no longer applicable and is removed</b> |

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| 9/19/2011 | HAMP Data Dictionary | DD27  | Amount Capitalized                          | Rule Details - Rule Update | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists). | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists).<br><b>As of 9/26/2011 - This rule is no longer applicable and is removed</b> |
| 9/19/2011 | HAMP Data Dictionary | DD222 | Unpaid Principal Balance After Modification | Rule Details - Rule Update | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists). | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists).<br><b>As of 9/26/2011 - This rule is no longer applicable and is removed</b> |
| 6/30/2011 | HAMP Data Dictionary | DD100 | Max Interest Rate After Modification        | Rule Type - Update         | LIR-144<br>Warning for Trial Loan Setup/Hard Stop for Official Loan Setup  | LIR-144<br>Warning  |

**1st Lien Data Dictionary Changes - Revisions Effective Starting 7/25/2011**

| Publication Date |                      | Ref ID | Name of Data Point                    | Field                      | Old Value   | New Value   |
|------------------|----------------------|--------|---------------------------------------|----------------------------|---|---|
| 9/19/2011        | HAMP Data Dictionary | DD19   | 1st Trial Payment Received Amount     | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011        | HAMP Data Dictionary | DD63   | Delinquent Interest                   | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011        | HAMP Data Dictionary | DD67   | Escrow Payment After Modification     | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011        | HAMP Data Dictionary | DD109  | Monthly Debt Payments excluding PITIA | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |

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| 9/19/2011 | HAMP Data Dictionary | DD110 | Monthly Gross Income                               | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011 | HAMP Data Dictionary | DD112 | Monthly Housing Expense After Modification         | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011 | HAMP Data Dictionary | DD113 | Monthly Housing Expense Before Modification        | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011 | HAMP Data Dictionary | DD132 | Principal and Interest Payment After Modification  | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011 | HAMP Data Dictionary | DD133 | Principal and Interest Payment at 31% DTI          | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011 | HAMP Data Dictionary | DD134 | Principal and Interest Payment at 38% DTI          | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011 | HAMP Data Dictionary | DD135 | Principal and Interest Payment Before Modification | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011 | HAMP Data Dictionary | DD157 | Property Valuation As is Value                     | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |
| 9/19/2011 | HAMP Data Dictionary | DD207 | Step Principal and Interest Payment                | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. |

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| 9/19/2011 | HAMP Data Dictionary | DD225 | Unpaid Principal Balance Before Modification  | Rule Details - Rule Update  | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.   |
| 6/30/2011 | HAMP Data Dictionary | DD19  | 1st Trial Payment Received Amount             | Rule Details - Rule Update  | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.   | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD63  | Delinquent Interest                           | Rule Details - Rule Update  | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.   | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD67  | Escrow Payment After Modification             | Rule Details - Rule Update  | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.   | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD88  | Last Paid Installment Date After Modification | Rule Details - Rule Removed | OMR-140<br>Last Paid Installment Date must be the 1st of a month.   | (removed)   |
|           | HAMP Data Dictionary |       |   | Rule Type - Rule Removed    | OMR-140<br>LPS<br>Hard Stop   | (removed)   |
| 6/30/2011 | HAMP Data Dictionary | DD91  | Length of Trial Period                        | Rule Type - Rule Update     | LIR-235<br>Hard Stop  | (removed)   |
| 6/30/2011 | HAMP Data Dictionary | DD109 | Monthly Debt Payments excluding PITIA         | Rule Details - Rule Update  | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.   | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD110 | Monthly Gross Income                          | Rule Details - Rule Update  | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.   | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD112 | Monthly Housing Expense After Modification    | Rule Details - Rule Update  | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.   | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD113 | Monthly Housing Expense Before Modification   | Rule Details - Rule Update  | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.   | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |

|           |                      |       |  |                            |   |   |
|-----------|----------------------|-------|--|----------------------------|---|---|
| 6/30/2011 | HAMP Data Dictionary | DD132 | Principal and Interest Payment After Modification  | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD133 | Principal and Interest Payment at 31% DTI          | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD134 | Principal and Interest Payment at 38% DTI          | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD135 | Principal and Interest Payment Before Modification | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD157 | Property Valuation As is Value                     | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD161 | Property Zip Code                                  | Data Type/Data Length      | Text (9)  | Numeric (5 or 9)  |
| 6/30/2011 | HAMP Data Dictionary | DD207 | Step Principal and Interest Payment                | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |
| 6/30/2011 | HAMP Data Dictionary | DD225 | Unpaid Principal Balance Before Modification       | Rule Details - Rule Update | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0. | LIR-139<br>Mandatory currency attribute must be greater than or equal to 0.<br>Note: For 1MP transactions this rule is not applicable for the attribute Principal and Interest Payment at 38% DTI (DD134) in LPS. |

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| 3/23/2011 | HAMP Data Dictionary | DD43 | Borrower Social Security Number    | Rule Details - Rule Update | LIR-232<br>A trial loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.)<br><br>Change for 12/23/2010:<br>A Trial or Official loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.) | LIR-232<br>A Trial or Official loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.)   |
|           |                      |      |                                    | Allowable Values           | (For HAFA and 2MP)<br>Min: 000000001<br>Max: 999999998  | Data Range:<br>Min: 000000001<br>Max: 999999998   |
| 3/23/2011 | HAMP Data Dictionary | DD59 | Co-Borrower Social Security Number | Rule Details - Rule Update | LIR-232<br>A trial loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.)<br><br>Change for 12/23/2010:<br>A Trial or Official loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.) | LIR-232<br>A Trial or Official loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.)   |
|           |                      |      |                                    | Allowable Values           | (For HAFA and 2MP)<br>Min: 000000001<br>Max: 999999998  | Data Range:<br>Min: 000000001<br>Max: 999999998   |
| 3/23/2011 | HAMP Data Dictionary | DD67 | Escrow Payment After Modification  | Rule Details - New Rule    |   | LIR-207<br>If Escrow Payment Before Modification (DD68) - Escrow Payment After Modification (DD67) is less than 7% of Monthly Gross Income (DD110), then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment at 31% DTI (DD133).<br>Note: If an attribute is Conditional/Optional and is not provided, for calculations, default it to '0'. |
|           |                      |      |                                    | Rule Type - New Rule       |   | LIR-207<br>LPS<br>Hard Stop   |
| 3/23/2011 | HAMP Data Dictionary | DD68 | Escrow Payment Before Modification | Rule Details - New Rule    |   | LIR-207<br>If Escrow Payment Before Modification (DD68) - Escrow Payment After Modification (DD67) is less than 7% of Monthly Gross Income (DD110), then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment at 31% DTI (DD133).<br>Note: If an attribute is Conditional/Optional and is not provided, for calculations, default it to '0'. |



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|           |                      |      |                                   | Rule Type - New Rule       |   | LIR-207<br>LPS<br>Hard Stop  |
| 3/23/2011 | HAMP Data Dictionary | DD83 | Interest Rate After Modification  | Allowable Values           | Data Range:<br>LIR;<br>Min: 0<br>Max: 99.9999<br><br>ADE;<br>Min: 1<br>Max: 99.9999   | Data Range:<br>For 1MP/FHA/RD-HAMP:<br>Min: 0<br>Max: 99.9999<br><br>For SD 09-06:<br>Min: 1<br>Max: 99.9999   |
| 3/23/2011 | HAMP Data Dictionary | DD85 | Interest Rate Before Modification | Description                | The interest rate based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. Please report as rounded to nearest 8th (e.g. 4.125% should be entered as 4.125).  | The interest rate based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. Please report as rounded to nearest 8th (e.g. 4.120% should be entered as 4.125). Report 4 decimal places. For example, 6.125% should be entered as 6.125.<br><br>For 07/25/2011:<br>The interest rate based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. Please report as rounded to nearest 8th (e.g. 4.120% should be rounded to 4.125% and entered as 4.1250). Report 4 decimal places. |
|           |                      |      |                                   | Allowable Values           | Data Range:<br>LIR;<br>Min: 0<br>Max: 99.9999<br><br>ADE:<br>Min: 1<br>Max: 99.9999   | Data Range:<br><br>For 1MP:<br>Min: 0<br>Max: 99.9999<br><br>For SD 09-06:<br>Min: 1<br>Max: 99.9999   |
| 3/23/2011 | HAMP Data Dictionary | DD91 | Length of Trial Period            | Rule Details - Rule Update | LIR-235<br>If the Program Type/Campaign ID = HMP7 then the First Trial Payment Due Date - Last Paid Installment Date Before Modification must be less than or equal to 2 months.<br><br>The First Trial Payment Due Date always comes from official if provided and latest trial if not provided on official.<br><br>Change for 3/28/2011:<br>If the Program Type/Campaign ID(DD10) = HMP7 then the First Trial Payment Due Date(DD17) - Last Paid Installment Date Before Modification(DD89) must be less than or equal to 1 month.", "LIR-197 | (removed)  |

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| 3/23/2011 | HAMP Data Dictionary | DD110 | Monthly Gross Income                              | Rule Details - New Rule    |  | <p>LIR-207<br/>Principal and Interest Payment Amount at 38% DTI must be greater than Principal and Interest Payment Amount at 31% DTI.</p> <p>For 07/25/2011: If Escrow Payment Before Modification (DD68) - Escrow Payment After Modification (DD67) is less than 7% of Monthly Gross Income (DD110), then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment at 31% DTI (DD133).</p> <p>Note: If an attribute is Conditional/Optional and is not provided, for calculations, default it to '0'.</p> |
|           |                      |       |   | Rule Type - New Rule       |  | LIR-207<br>Hard Stop   |
| 3/23/2011 | HAMP Data Dictionary | DD132 | Principal and Interest Payment After Modification | Rule Details - Rule Update | <p>LIR-204<br/>Principal and Interest Payment Amount Before Modification must be greater than Principal and Interest Payment Amount After Modification.</p> <p>LIR-206<br/>Principal and Interest Payment Amount at 38% DTI must be greater than Principal and Interest Payment Amount After Modification.</p> | <p>LIR-204<br/>Principal and Interest Payment Amount Before Modification must be greater than Principal and Interest Payment Amount After Modification.</p> <p>For 7/25/2011: The Principal and Interest Payment Before Modification (DD135) must be greater than or equal to the Principal and Interest Payment After Modification (DD132).</p> <p>(removed)</p>  |
|           |                      |       |   | Rule Type - Rule Update    | LIR-206<br>Hard Stop   | (removed)  |
|           |                      |       |   | Allowable Values           | <p>Data Range:<br/>LIR;<br/>Min: 0<br/>Max: 9999999999999999.99</p> <p>ADE;<br/>Min: 0.01<br/>Max: 9999999999999999.99</p>   | <p>Data Range:</p> <p>For 1MP:<br/>Min: 0<br/>Max: 9999999999999999.99</p> <p>For SD09-06:<br/>Min: 0.01<br/>Max: 9999999999999999.99</p>  |

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| 3/23/2011 | HAMP Data Dictionary | DD133 | Principal and Interest Payment at 31% DTI          | Rule Details - Rule Update | <p>LIR-205<br/>Principal and Interest Payment Amount Before Modification must be greater than Principal and Interest Payment Amount at 31% DTI.</p> <p>LIR-207<br/>Principal and Interest Payment Amount at 38% DTI must be greater than Principal and Interest Payment Amount at 31% DTI.</p> | <p>(removed)</p> <p>LIR-207<br/>Principal and Interest Payment Amount at 38% DTI must be greater than Principal and Interest Payment Amount at 31% DTI.</p> <p>For 7/25/2011: If Escrow Payment Before Modification (DD68) - Escrow Payment After Modification (DD67) is less than 7% of Monthly Gross Income (DD110), then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment at 31% DTI (DD133).<br/>Note: If an attribute is Conditional/Optional and is not provided, for calculations, default it to '0'.</p> |
|           |                      |       |  | Rule Type - Rule Update    | LIR-205<br>Hard Stop   | (removed)   |
| 3/23/2011 | HAMP Data Dictionary | DD134 | Principal and Interest Payment at 38% DTI          | Rule Details - Rule Update | <p>LIR-206<br/>Principal and Interest Payment Amount at 38% DTI must be greater than Principal and Interest Payment Amount After Modification.</p> <p>LIR-207<br/>Principal and Interest Payment Amount at 38% DTI must be greater than Principal and Interest Payment Amount at 31% DTI.</p>  | <p>(removed)</p> <p>LIR-207<br/>Principal and Interest Payment Amount at 38% DTI must be greater than Principal and Interest Payment Amount at 31% DTI.</p> <p>Build 11: If Escrow Payment Before Modification (DD68) - Escrow Payment After Modification (DD67) is less than 7% of Monthly Gross Income (DD110), then the Principal and Interest Payment at 38% DTI (DD134) must be greater than the Principal and Interest Payment at 31% DTI (DD133).<br/>Note: If an attribute is Conditional/Optional and is not provided, for calculations, default it to '0'.</p>      |
|           |                      |       |  | Rule Type - Rule Update    | LIR-206<br>Hard Stop   | (removed)   |
| 3/23/2011 | HAMP Data Dictionary | DD135 | Principal and Interest Payment Before Modification | Allowable Values           | <p>Data Range:<br/>LIR;<br/>Min: 0<br/>Max: 9999999999999999.99</p> <p>ADE;<br/>Min: 0.01<br/>Max: 9999999999999999.99</p>   | <p>Data Range:</p> <p>For 1MP:<br/>Min: 0<br/>Max: 9999999999999999.99</p> <p>For SD09-06:<br/>Min: 0.01<br/>Max: 9999999999999999.99</p>   |

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|-----------|----------------------|-------|-----------------------------|----------------------------|---|--|
|           |                      |       |                             | Rule Details - Rule Update | <p>LIR-204<br/>Principal and Interest Payment Amount Before Modification must be greater than Principal and Interest Payment Amount After Modification.</p> <p>LIR-205<br/>Principal and Interest Payment Amount Before Modification must be greater than Principal and Interest Payment Amount at 31% DTI.</p>   | <p>LIR-204<br/>Principal and Interest Payment Amount Before Modification must be greater than Principal and Interest Payment Amount After Modification.<br/>For 07/25/2011: The Principal and Interest Payment Before Modification (DD135) must be greater than or equal to the Principal and Interest Payment After Modification (DD132).</p> <p>(removed)</p>  |
|           |                      |       |                             | Rule Type - Rule Update    | LIR-205<br>Hard Stop  | (removed)  |
| 3/23/2011 | HAMP Data Dictionary | DD10  | Program Type/Campaign ID    | Allowable Values           | <p>Enumeration (for 1st Lien):<br/>HMP1 - HMP Default<br/>HMP2 - HMP Imminent Default<br/>HMP7 - Current<br/>HMP9 - FHA</p> <p>Enumeration (for 2MP):<br/>HMP8 - Second Lien Official Modifications and Not Approved / Not Accepted<br/>HMP10 - Second Lien Full Extinguishments<br/>HMP11 - Second Lien Partial Extinguishments</p> <p>Enumeration (for HAFA):<br/>HMP3 - Deed-in-lieu<br/>HMP5 - Short Sale</p>   | <p>Enumeration (for 1st Lien):<br/>HMP1 - HMP Default<br/>HMP2 - HMP Imminent Default<br/>HMP7 - Current<br/>HMP9 - FHA<br/>HMP12 - Rural Development - HAMP</p> <p>Enumeration (for 2MP):<br/>HMP8 - Second Lien Official Modifications and Not Approved / Not Accepted<br/>HMP10 - Second Lien Full Extinguishments<br/>HMP11 - Second Lien Partial Extinguishments</p> <p>Enumeration (for HAFA):<br/>HMP3 - Deed-in-lieu<br/>HMP5 - Short Sale</p> |
| 3/23/2011 | HAMP Data Dictionary | DD208 | Step Payment Effective Date | Allowable Values           | <p>Data Range:<br/>Min: 2009-03-04<br/>Max: 2029-01-15</p> <p>For 2MP: Data Range:<br/>Min: 2009-04-01<br/>Max: 2029-01-01</p>  | <p>Data Range:<br/>For 1MP:<br/>Min: 2009-03-04<br/>Max: 2029-01-15</p> <p>For 2MP:<br/>Min: 2009-04-01<br/>Max: 2029-01-01</p>  |
| 3/23/2011 | HAMP Data Dictionary | DD210 | Submission Status           | Rule Details - Rule Update | <p>LIR-232<br/>A trial loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.)<br/>Change for 11/22/2010:<br/>A Trial or Official loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.)</p> | <p>LIR-232<br/>A Trial or Official loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.)</p>  |

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|-----------|----------------------|-------|---|------------------|---|--|
| 3/23/2011 | HAMP Data Dictionary | DD222 | Unpaid Principal Balance After Modification | Allowable Values | Data Range:<br>LIR, ADE;<br>Min: 0.01<br>Max: 9999999999999999.99 | Data Range:<br>For 1MP and SD09-06:<br>Min: 0.01<br>Max: 9999999999999999.99 |
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**1st Lien Data Dictionary Changes - Revisions Effective Starting 3/28/2011**

| Publication Date |  | Ref ID | Name of Data Point             | Field                       | Old Value  | New Value |
|------------------|--|--------|--------------------------------|-----------------------------|--|-----------|
| 6/30/2011        |  | DD9    | Investor Code                  | Rule Details - New Rule     | LIR-384<br>If Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136), if it exists, cannot exceed the greater of:<br>1) An amount equal to 30% of the Unpaid Principal Balance After Modification(DD222).<br>OR<br>2) An amount that would create an after modification mark to market LTV ratio equal to 100%, calculated as the Property Valuation As is Value (DD157) minus the Unpaid Principal Balance After Modification(DD222).   | (Removed) |
| 1/27/2011        |  | DD9    | Investor Code                  | Rule Type - New Rule        | LIR-384<br>LPS<br>Hard Stop  | (Removed) |
| 1/27/2011        |  | DD136  | Principal Forbearance Amount   | Rule Details - removed rule | LIR-384<br>If Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136), if it exists, cannot exceed the greater of:<br>1) An amount equal to 30% of the Unpaid Principal Balance After Modification (DD222).<br>OR<br>2) An amount that would create an after modification mark to market LTV ratio equal to 100%, calculated as the Property Valuation As is Value (DD157) minus the Unpaid Principal Balance After Modification (DD222). | (removed) |
|                  |  |        |                                | Rule Type - removed rule    | LIR-384<br>LPS<br>Hard Stop  | (removed) |
| 1/27/2011        |  | DD157  | Property Valuation As is Value | Rule Details - Removed rule | LIR-384<br>If Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136), if it exists, cannot exceed the greater of:<br>1) An amount equal to 30% of the Unpaid Principal Balance After Modification (DD222).<br>OR<br>2) An amount that would create an after modification mark to market LTV ratio equal to 100%, calculated as the Property Valuation As is Value (DD157) minus the Unpaid Principal Balance After Modification (DD222). | (removed) |
|                  |  |        |                                | Rule Type - Removed Rule    | LIR-384<br>LPS<br>Hard Stop  | (removed) |

|           |  |       |   |                             |  |   |
|-----------|--|-------|---|-----------------------------|--|---|
| 1/27/2011 |  | DD222 | Unpaid Principal Balance After Modification | Rule Details - Removed Rule | LIR-384<br>If Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136), if it exists, cannot exceed the greater of:<br>1) An amount equal to 30% of the Unpaid Principal Balance After Modification (DD222).<br>OR<br>2) An amount that would create an after modification mark to market LTV ratio equal to 100%, calculated as the Property Valuation As is Value (DD157) minus the Unpaid Principal Balance After Modification (DD222).   | (removed)   |
|           |  |       |   | Rule Type - Removed Rule    | LIR-384<br>LPS<br>Hard Stop  | (removed)   |
| 1/27/2011 |  | DD17  | 1st Trial Payment Due Date                  | Rule Details - Rule Update  | LIR-235<br>If the Program Type/Campaign ID = HMP7 then the First Trial Payment Due Date - Last Paid Installment Date Before Modification must be less than or equal to 2 months.<br><br>The First Trial Payment Due Date always comes from official if provided and latest trial if not provided on official.<br><br>PMT-100<br>Trial Payment Due Date is mandatory and must be filled.<br><br>PMT-120<br>Loan First Trial Payment Due Date must be greater than or equal to 3/4/2009.<br><br>PMT-121<br>Loan First Trial Payment Due Date must be less than or equal to 12/31/2013. | LIR-235<br>If the Program Type/Campaign ID = HMP7 then the First Trial Payment Due Date - Last Paid Installment Date Before Modification must be less than or equal to 2 months.<br><br>The First Trial Payment Due Date always comes from official if provided and latest trial if not provided on official.<br><br>Change for 3/28/2011:<br>If the Program Type/Campaign ID(DD10) = HMP7 then the First Trial Payment Due Date(DD17) - Last Paid Installment Date Before Modification(DD89) must be less than or equal to 1 month.<br><br>PMT-100<br>First Trial Payment Due Date is mandatory and must be filled.<br><br>PMT-120<br>First Trial Payment Due Date must be greater than or equal to 3/4/2009.<br><br>PMT-121<br>First Trial Payment Due Date must be less than or equal to 12/31/2013. |
|           |  |       |   | Rule Type - Rule Update     | LIR-198<br>Hard Stop   | LIR-198<br>LPS<br>Hard Stop   |
| 1/27/2011 |  | DD18  | 1st Trial Payment Posted Date               | Rule Details - New Rule     |  | LIR-378<br>Trial: 1st Trial Payment Posted Date (DD18) must be less than Modification Effective Date (DD105).<br><br>LIR-379<br>Official: 1st Trial Payment Posted Date (DD18), if provided, must be less than Modification Effective Date (DD105).   |

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|           |  |      |                                | Rule Type - New Rule    |  | LIR-378<br>LPS<br>Hard Stop<br><br>LIR-379<br>LPS<br>Hard Stop  |
| 1/27/2011 |  | DD21 | Action Code Date               | Rule Details - New Rule |  | OMR-162<br>Action Code Date (DD21), if it exists, - Last Paid<br>Installment Date (DD525) must be less than or equal to<br>3 months. Calculate using the format mm-yyyy for both<br>dates.  |
|           |  |      |                                | Rule Type - New Rule    |  | OMR-162<br>LPS<br>Hard Stop   |
| 1/27/2011 |  | DD27 | Amount Capitalized             | Rule Details - New Rule |  | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2)<br>PRA waterfall - incented forgiveness or (3) PRA waterfall<br>- non-incented forgiveness, Unpaid Principal Balance<br>After Modification (DD222) must equal (Unpaid Principal<br>Balance Before Modification (DD225) + Amount<br>Capitalized (DD27), if it exists) - (Principal Write-Down<br>(Forgiveness) (DD139), if it exists + Principal<br>Forbearance Amount (DD136), if it exists). |
|           |  |      |                                | Rule Type - New Rule    |  | LIR-383<br>LPS<br>Hard Stop   |
| 1/27/2011 |  | DD31 | Back Ratio After Modification  | Rule Details - New Rule |  | LIR-382<br>For all Trial and Permanent Modifications, the Back<br>Ratio Before Modification (DD32) must be greater than<br>or equal to the Back Ratio After Modification (DD31), if it<br>exists.   |
|           |  |      |                                | Rule Type - New Rule    |  | LIR-382<br>LPS<br>Hard Stop   |
| 1/27/2011 |  | DD32 | Back Ratio Before Modification | Rule Details - New Rule |  | LIR-382<br>For all Trial and Permanent Modifications, the Back<br>Ratio Before Modification (DD32) must be greater than<br>or equal to the Back Ratio After Modification (DD31), if it<br>exists.   |
|           |  |      |                                | Rule Type - New Rule    |  | LIR-382<br>LPS<br>Hard Stop   |

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|-----------|--|------|-----------------------------------|-------------------------|--|---|
| 1/27/2011 |  | DD67 | Escrow Payment After Modification | Description             | <p>For First Lien:<br/>Report the escrow amount expected in the first payment after loan modification. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagee, periodic payments of property taxes and hazard insurance. Any escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded.</p> <p>For FHA:<br/>Private Mortgage Insurance Payments must be included.</p> | <p>For 1st Lien:<br/>Report the monthly escrow payment amount calculated in the escrow analysis performed in conjunction with determining the borrowers eligibility for a trial period plan. The escrow analysis must be performed for all borrowers, including those that do not currently escrow for taxes and insurance. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagor, periodic payments of property taxes and hazard insurance. Any allowable escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded.</p> <p>For FHA:<br/>Private Mortgage Insurance Payments must be included.</p>   |
| 1/27/2011 |  | DD77 | Front Ratio Before Modification   | Allowable Values        | <p>(For 1MP):<br/>Data Range:<br/>Min: 32<br/>Max: 9999</p> <p>(For HAFA):<br/>Data Range:<br/>Min: 31.01<br/>Max: 9999.99</p>   | Data Range:<br>Min: 31.01<br>Max: 9999.99   |
| 1/27/2011 |  | DD5  | GSE Loan Number                   | Rule Details - New Rule |  | <p>LIR-374<br/>The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (2) Freddie Mac should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (2) Freddie Mac unless it is matched to the same loan as the submission.</p> <p>LIR-375<br/>The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (1) Fannie Mae should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (1) Fannie Mae unless it is matched to the same loan as the submission.</p> |
|           |  |      |                                   | Rule Type - New Rule    |  | <p>LIR-374<br/>Hard Stop</p> <p>LIR-375<br/>Hard Stop</p>   |
| 1/27/2011 |  | DD83 | Interest Rate After Modification  | Rule Details - New Rule |  | <p>LIR-376<br/>Interest Rate After Modification(DD83) must be less than or equal to Interest Rate Before Modification(DD85).</p>  |



|           |  |       |                                   |                         |  |  |
|-----------|--|-------|-----------------------------------|-------------------------|--|--|
|           |  |       |                                   | Rule Type - New Rule    |  | LIR-376<br>LPS<br>Hard Stop  |
| 1/27/2011 |  | DD85  | Interest Rate Before Modification | Rule Details - New Rule |  | LIR-376<br>Interest Rate After Modification(DD83) must be less than or equal to Interest Rate Before Modification(DD85).   |
|           |  |       |                                   | Rule Type - New Rule    |  | LIR-376<br>LPS<br>Hard Stop  |
| 1/27/2011 |  | DD9   | Investor Code                     | Rule Details - New Rule |  | LIR-374<br>The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (2) Freddie Mac should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (2) Freddie Mac unless it is matched to the same loan as the submission.<br><br>LIR-375<br>The GSE Loan Number (DD5) on a 1MP submission (trial, official loan setup, or official correction) with an Investor Code (DD9) of (1) Fannie Mae should not be found when compared to the most recent 1MP loan record that is not Trial Cancelled or Trial DQed within the same Investor Code (DD9) of (1) Fannie Mae unless it is matched to the same loan as the submission.<br><br>LIR-380<br>If Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0. |
|           |  |       |                                   | Rule Type - New Rule    |  | LIR-374<br>Hard Stop<br><br>LIR-375<br>Hard Stop<br><br>LIR-380<br>LPS<br>Hard Stop  |
| 1/27/2011 |  | DD525 | Last Paid Installment Date        | Rule Details - New Rule |  | OMR-162<br>Action Code Date (DD21), if it exists, - Last Paid Installment Date (DD525) must be less than or equal to 3 months. Calculate using the format mm-yyyy for both dates.  |

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|           |  |       |  | Rule Type - New Rule       |   | OMR-162<br>LPS<br>Hard-Stop  |
| 1/27/2011 |  | DD89  | Last Paid Installment Date Before Modification | Rule Details - Rule Update | LIR-235<br>If the Program Type/Campaign ID = HMP7 then the First Trial Payment Due Date - Last Paid Installment Date Before Modification must be less than or equal to 2 months.<br><br>The First Trial Payment Due Date always comes from official if provided and latest trial if not provided on official. | LIR-235<br>If the Program Type/Campaign ID = HMP7 then the First Trial Payment Due Date - Last Paid Installment Date Before Modification must be less than or equal to 2 months.<br><br>The First Trial Payment Due Date always comes from official if provided and latest trial if not provided on official.<br><br>Change for 3/28/2011:<br>If the Program Type/Campaign ID(DD10) = HMP7 then the First Trial Payment Due Date(DD17) - Last Paid Installment Date Before Modification(DD89) must be less than or equal to 1 month. |
| 1/27/2011 |  | DD91  | Length of Trial Period                         | Rule Details - Rule Update | LIR-235<br>If the Program Type/Campaign ID = HMP7 then the First Trial Payment Due Date - Last Paid Installment Date Before Modification must be less than or equal to 2 months.<br><br>The First Trial Payment Due Date always comes from official if provided and latest trial if not provided on official. | LIR-235<br>If the Program Type/Campaign ID = HMP7 then the First Trial Payment Due Date - Last Paid Installment Date Before Modification must be less than or equal to 2 months.<br><br>The First Trial Payment Due Date always comes from official if provided and latest trial if not provided on official.<br><br>Change for 3/28/2011:<br>If the Program Type/Campaign ID(DD10) = HMP7 then the First Trial Payment Due Date(DD17) - Last Paid Installment Date Before Modification(DD89) must be less than or equal to 1 month. |
|           |  |       |  | Rule Type - Rule Update    | LIR-198<br>Hard Stop  | LIR-198<br>LPS<br>Hard Stop  |
| 1/27/2011 |  | DD100 | Max Interest Rate After Modification           | Rule Details - New Rule    |   | LIR-377<br>Max Interest Rate After Modification(DD100) must be less than 20%.  |
|           |  |       |  | Rule Type - New Rule       |   | LIR-377<br>LPS<br>Hard Stop  |
| 1/27/2011 |  | DD105 | Modification Effective Date                    | Rule Details - New Rule    |   | LIR-378<br>BR(Trial): 1st Trial Payment Posted Date (DD18) must be less than Modification Effective Date (DD105).<br><br>LIR-379<br>BR(Official): 1st Trial Payment Posted Date (DD18), if provided, must be less than Modification Effective Date (DD105).  |
|           |  |       |  | Rule Type - Rule Update    | LIR-198<br>Hard Stop  | LIR-198<br>LPS<br>Hard Stop  |

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|           |  |       |                              | Rule Type - New Rule    | LIR-378<br>LPS<br>Hard Stop<br><br>LIR-379<br>LPS<br>Hard Stop   |
| 1/27/2011 |  | DD136 | Principal Forbearance Amount | Rule Details - New Rule | LIR-380<br>If Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0.<br><br>LIR-381<br>For all Non-GSE loans, if the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136), and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0.<br><br>LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists). |
|           |  |       |                              | Rule Type - New Rule    | LIR-380<br>LPS<br>Hard Stop<br>LIR-381<br>LPS<br>Hard Stop<br>LIR-383<br>LPS<br>Hard Stop  |

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| 1/27/2011 |  | DD592 | Principal Reduction Alternative (PRA) Code | Rule Details - New Rule |  | <p>LIR-352<br/> 'Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod' (DD570) cannot be \$0 if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness, 3 - PRA waterfall - non-incented forgiveness)</p> <p>LIR-367<br/> Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be less than or equal to Amount Capitalized (DD27) if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> <p>LIR-368<br/> Delinquent Interest (DD63) + Escrow Shortage for Advances (DD69) + Other Advances (DD124) must be greater than zero if Amount Capitalized (DD27) is greater than zero and if 'Principal Reduction Alternative (PRA) Code' (DD592) = 2 - PRA waterfall - incented forgiveness</p> <p>LIR-383<br/> If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists).</p> |
|           |  |       |  | Rule Type - New Rule    |  | <p>LIR-352<br/> LPS<br/> Hard Stop</p> <p>LIR-367<br/> LPS<br/> Hard Stop</p> <p>LIR-368<br/> LPS<br/> Hard Stop</p> <p>LIR-383<br/> LPS<br/> Hard Stop</p>  |

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| 1/27/2011 |  | DD139 | Principal Write-down (Forgiveness) | Rule Details - New Rule | <p>LIR-380<br/>If Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0.</p> <p>LIR-381<br/>For all Non-GSE loans, if the Principal Forbearance Amount (DD136) exists and is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139), if it exists, must not be equal to 0.</p> <p>LIR-383<br/>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27,) if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists).</p> |
|           |  |       |                                    | Rule Type - New Rule    | <p>LIR-380<br/>LPS<br/>Hard Stop</p> <p>LIR-381<br/>LPS<br/>Hard Stop</p> <p>LIR-383<br/>LPS<br/>Hard Stop</p>  |
| 1/27/2011 |  | DD10  | Program Type/Campaign ID           | Rule Details - New Rule | <p>LIR-235<br/>If the Program Type/Campaign ID = HMP7 then the First Trial Payment Due Date - Last Paid Installment Date Before Modification must be less than or equal to 2 months.</p> <p>The First Trial Payment Due Date always comes from official if provided and latest trial if not provided on official.</p> <p>Change for 3/28/2011:<br/>If the Program Type/Campaign ID(DD10) = HMP7 then the First Trial Payment Due Date(DD17) - Last Paid Installment Date Before Modification(DD89) must be less than or equal to 1 month.</p>   |
|           |  |       |                                    | Rule Type - New Rule    | LIR-235<br>Hard Stop  |

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| 1/27/2011 |  | DD206 | Step Note Rate                               | Rule Details - Rule Update | LIR-142<br>The Step Note Rate of the current step schedule must be less than or equal to the Step - Note Rate of the next subsequent schedule.   | LIR-142<br>The Step Note Rate of the current step schedule must be less than the Step - Note Rate of the next subsequent schedule.   |
| 1/27/2011 |  | DD208 | Step Payment Effective Date                  | Rule Details - New Rule    |  | OMR-112<br>A step attribute is populated but at least one of the remaining step attributes is not provided or is of an invalid format.   |
|           |  |       |  | Rule Type - New Rule       |  | OMR-112<br>LPS<br>Hard Stop  |
| 1/27/2011 |  | DD207 | Step Principal and Interest Payment          | Rule Details - Rule Update | LIR-143<br>The Step Principal and Interest Payment of the current Step schedule must be less than or equal to the Step Principal and Interest Payment of the next subsequent schedule. | LIR-143<br>The Step Principal and Interest Payment of the current Step schedule must be less than the Step Principal and Interest Payment of the next subsequent schedule.   |
| 1/27/2011 |  | DD222 | Unpaid Principal Balance After Modification  | Rule Details - New Rule    |  | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness, Unpaid Principal Balance After Modification DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27)) - (Principal Write-Down (Forgiveness) (DD139) + Principal Forbearance (DD136)).   |
|           |  |       |  | Rule Type - New Rule       |  | LIR-383<br>LPS<br>Hard Stop  |
| 1/27/2011 |  | DD225 | Unpaid Principal Balance Before Modification | Rule Details - New Rule    |  | LIR-383<br>If Principal Reduction Alternative Code (DD592) is (2) PRA waterfall - incented forgiveness or (3) PRA waterfall - non-incented forgiveness, Unpaid Principal Balance After Modification (DD222) must equal (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27), if it exists) - (Principal Write-Down (Forgiveness) (DD139), if it exists + Principal Forbearance Amount (DD136), if it exists). |
|           |  |       |  | Rule Type - New Rule       |  | LIR-383<br>LPS<br>Hard Stop  |

**1st Lien Data Dictionary Changes - Revisions Effective Starting 12/23/2010**

| Publication Date | Ref ID | Name of Data Point | Field                   | Old Value | New Value  |
|------------------|--------|--------------------|-------------------------|-----------|--|
| 11/9/2010        | DD137  | Principal Payment  | Rule Details - new edit |           | OMR-117<br>The reported Principal amount must match the HAMP internally calculated Principal and the difference between the reported and the calculated values must be within the allowable tolerance. |

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|           |  |       |  | Rule Type - new edit                |   | OMR-117<br>Warning   |
| 11/9/2010 |  | DD591 | Principal Reduction Alternative Amount                                 | All - new Data Point                |   |  |
| 11/9/2010 |  | DD592 | Principal Reduction Alternative (PRA) Code                             | All - new Data Point                |   |  |
| 11/9/2010 |  | DD570 | Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod | All - new Data Point                |   |  |
| 11/9/2010 |  | DD571 | Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod  | All - new Data Point                |   |  |
| 11/9/2010 |  | DD139 | Principal Write-down (Forgiveness)                                     | Description                         | Amount of principal written-down or forgiven. | Amount of principal written-down or forgiven inclusive of investor forgiveness (PRA, HHF matching, etc.) and other principal forgiveness assistance (e.g. HHF)   |
|           |  |       |  | Loan Set-Up /Trial                  | C   | O  |
|           |  |       |  | Loan Set-Up / Official Modification | C   | O  |
|           |  |       |  | Rule Details - new edit             |   | LIR-358<br>The Principal Write-down (Forgiveness) (DD139) must be greater than or equal to the Principal Reduction Alternative Amount (DD591) if the Principal Reduction Alternative (PRA) Code (DD592) is '2' or '3'.<br><br>LIR-365<br>If Restriction for Alternative Waterfall Type Code (DD597) is Investor Does Not Allow (1), then the Principal Write-down (Forgiveness) (DD139) must not be populated. |
|           |  |       |  | Rule Type - new edit                |   | LIR-358<br>LPS<br>Hard Stop<br><br>LIR-365<br>LPS<br>Hard Stop   |
| 11/9/2010 |  | DD158 | Property Valuation Date  | Rule Details - new edit             |   | LIR-330<br>Property Valuation Date (DD158) should not be less than 02/01/2009<br><br>LIR-331<br>Property Valuation Date (DD158) should not be greater than Modification Effective Date (DD105) for Trial and Official modification loans.  |
|           |  |       |  |                                     | Rule Type - new edit                          |  |
| 11/9/2010 |  | DD597 | Restriction for Alternative Waterfall Type Code                        | All - new Data Point                |   |  |

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| 11/9/2010 |  | DD210 | Submission Status                              | Rule Details            | LIR-232 A trial loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.) | LIR-232 A Trial or Official loan is not allowed if the borrower or co-borrower social security number matches any social security numbers associated to loans that failed the trial period. (Government Monitoring/NPV Data Only Transaction where the Trial Fallout Reason Code that disqualifies the loan is populated.) |
| 11/9/2010 |  | DD678 | Supplementary Assistance Code                  | All - new Data Point    |  |  |
| 11/9/2010 |  | DD595 | Unemployment Monthly Forbearance Amount        | All - new Data Point    |  |  |
| 11/9/2010 |  | DD594 | Unemployment Plan Forbearance Duration         | All - new Data Point    |  |  |
| 11/9/2010 |  | DD596 | Unemployment Plan Forbearance Initiation Month | All - new Data Point    |  |  |
| 11/9/2010 |  | DD222 | Unpaid Principal Balance After Modification    | Rule Details - new edit |  | Soft Edit<br>Unpaid Principal Balance After Modification (DD222) = (Unpaid Principal Balance Before Modification (DD225) + Amount Capitalized (DD27) - ((Principal Write-down (Forgiveness) (DD139) - Principal Reduction Alternative Amount (DD591)) + Principal Forbearance (DD136))                                     |
| 11/9/2010 |  | DD225 | Unpaid Principal Balance Before Modification   | Rule Details - new edit |  | LIR-348<br>Principal Reduction Alternative Amount (DD591) must be less than the Unpaid Principal Balance Before Modification'(DD225), if provided  |
|           |  |       |  | Rule Type - new edit    |  | LIR-348<br>LPS<br>Hard Stop  |