

					Mandatory=M; Conditional = C			
Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
Schedule I - Identifying Information								
DD8	HAMP Servicer Number	A unique identifier assigned to each Servicer that is participating in the HAMP program.		M		Numeric(9)		ADE-334 ADE-415 ADE-19 ADE-340 ADE-341
DD14	Servicer Loan Number	The unique (for the lender) identifier assigned to the loan by the lender that is servicing the loan.		M		Text(30)		ADE-334 ADE-415 ADE-33 ADE-341
DD39	Borrower First Name	The first name of the Borrower of record.		M		Text(100)		ADE-20
DD40	Borrower Last Name	The last name of the Borrower. This is also known as the family name or surname.		M		Text(100)		ADE-21
DD43	Borrower Social Security Number	The Social Security Number of the Borrower.		M		Text(9)	Data Range: Min: 000000001 Max: 999999998	ADE-369 ADE-211 ADE-116 ADE-367
DD35	Borrower Date of Birth	The date of birth associated with the Borrower on the loan.		C	If provided on Hardship Affidavit	Date(CCYY-MM-DD)	Data Range: Min: 1889-01-01	ADE-220 ADE-219 ADE-221
DD34	Borrower Credit Score	The credit score associated with the Borrower on the loan. This score should be the same score used in the NPV model.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted	Numeric(3,0)	Data Range: Min: 250 Max: 900	ADE-232
DD55	Co-Borrower First Name	The first name of the Co-Borrower of record.		C	If Co-Borrower Social Security Number or Co-Borrower Last Name is provided.	Text(100)		ADE-228 ADE-201 ADE-202 ADE-227 ADE-229 ADE-233
DD56	Co-Borrower Last Name	The last name of the Co-Borrower of record.		C	If Co-Borrower Social Security Number or Co-Borrower First Name is provided.	Text(100)		ADE-227 ADE-228 ADE-202 ADE-201 ADE-229 ADE-233
DD53	Co-Borrower Date of Birth	The date of birth associated with the Co-Borrower on the loan.		O	If co-borrower on loan and if provided on Hardship Affidavit	Date(CCYY-MM-DD)		ADE-225 ADE-226
DD59	Co-Borrower Social Security Number	The Social Security Number of the Co-Borrower.		O	If co-borrower on loan	Text(9)	Data Range: Min: 000000001 Max: 999999998	ADE-368 ADE-370 ADE-117 ADE-211
DD52	Co-Borrower Credit Score	The credit score associated with the Co-Borrower on the loan. This score should be the same score used in the NPV model.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Co-Borrower First Name and Co-Borrower Last Name are populated	Numeric(3,0)	Data Range: Min: 250 Max: 900	ADE-233
DD153	Property Type Code	A code that defines the type of property that the loan is associated with the loan.		M		Numeric(4,0)	Enumeration: 1. Single Family 1 to 4 Units 2. Condominium/Planned Unit Development (PUD) 3. Coop 4. Mobile Home 5. Zero-Lot-Line 6. Unknown	ADE-255
DD148	Property Number of Units	Number of units in subject property (Valid values are 1, 2, 3 or 4).		M		Numeric(4,0)	Data Range: Min: 1 Max: 4	ADE-294 ADE-616 ADE-615 ADE-614 ADE-613
DD152	Property Street Address	The street address of the subject property.		M		Text(200)		ADE-303
DD145	Property City	The name of the city where the subject property is located.		M		Text(100)		ADE-335
DD151	Property State	The 2-character postal abbreviation of the state, province, or region of the subject property.		M		Text(2)	Enumeration: WY,WV,WI,WA,VT,VI,VA,UT,TX,TN,SD,SC,RI,PR,P A,OR,OK,OH,NY,NV,NM,NJ,NH,NE,ND,NC,MT,MS, MO,MN,MI,ME,MD,MA,LA,KY,KS,IN,IL,IA,HI,GU, GA,FL,DE,DC,CT,CO,CA,AZ,AR,AL,AK.	ADE-305
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		Numeric (5 or 9)		ADE-304 ADE-342 ADE-343 ADE-344

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Ref ID	Name of Data Point	Description	Calculations	Mandatory=M; Conditional = C	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
DD162	Race/Ethnicity/Gender Source Type Code	A code that specifies the method by which the race/ethnicity/gender data was collected from the Borrower by the Servicer. If code 5 - Not Available is selected, any previously collected race/ethnicity/gender data shall be removed from the system.		M			Numeric(4,0)	Enumeration: 1. Face to Face Interview 2. Mail 3. Telephone 4. Internet 5. Not Available * 6. Previously Reported * Not available means that it was not collected	ADE-621 ADE-591 ADE-590 ADE-589 ADE-588 ADE-587 ADE-586 ADE-228 ADE-222 ADE-223 ADE-224 ADE-230 ADE-227 ADE-229
DD122	NPV Model Type Code	A code that specifies the type of model used to generate the NPV data.		M			Numeric(4,0)	Enumeration: 1. Base NPV Model - Treasury hosted 2. Base NPV Model - Servicer hosted 3. NPV model not yet executed 4. NPV not required 5. Base NPV Model - Servicer hosted and NPV previously reported 6. NPV Data Not Available or Not Applicable	ADE-704 ADE-622 ADE-254 ADE-412 ADE-678 ADE-413 ADE-691
DD9	Investor Code	A code identifying the investor in the loan.		M			Numeric(4,0)	Enumeration: 1. Fannie Mae 2. Freddie Mac 3. Private 4. Portfolio 8. Not Available (Restricted - not valid for servicer input)	ADE-704 ADE-645 ADE-549 ADE-544 ADE-533 ADE-527 ADE-525 ADE-523 ADE-521 ADE-482 ADE-472 ADE-594 ADE-408 ADE-351 ADE-353 ADE-372 ADE-361 ADE-288 ADE-374 ADE-355 ADE-348 ADE-346 ADE-345 ADE-358 ADE-418 ADE-487 ADE-515 ADE-524 ADE-526 ADE-532 ADE-543 ADE-546 ADE-492 ADE-703
DD967	Additional Data Reporting Type Code	A code indicating what type of information is being submitted.		M			Numeric (4,0)	Enumeration: 1. Tier 1 2. Tier 2 3. HAMP NANA 4. Streamline HAMP	ADE-418 ADE-419 ADE-551 ADE-552 ADE-636 ADE-639 ADE-640 ADE-641 ADE-642 ADE-646 ADE-647 ADE-649 ADE-669 ADE-679 ADE-685 ADE-686 ADE-691 ADE-692 ADE-695
DD970	Modification Evaluation Date	For Tier 1 and Tier 2: The date that the loan was evaluated for the HAMP modification. If submitting NPV Data, this field must match the NPV Date. For Streamline HAMP: The date the servicer determines the interest rate for the borrower's Streamline HAMP modification terms.		M			Date (CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2017-09-30	ADE-551 ADE-553 ADE-617 ADE-649 ADE-679 ADE-685 ADE-686 ADE-688 ADE-692 ADE-701

Ref ID	Name of Data Point	Description	Calculations	Mandatory=M; Conditional = C ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
Schedule II - Government Monitoring								
DD36	Borrower Ethnicity Type Code	A code that specifies the ethnicity of the borrower according to HMDA. This code corresponds to the values in the hardship affidavit. Note: Use Code 4 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.		C	If Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported	Numeric(4,0)	Enumeration: 1. Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by borrower 4. Not Applicable	ADE-222 ADE-591
DD41	Borrower Race Type Code	A code that specifies the race of the borrower according to HMDA. This code corresponds to the values in the hardship affidavit. For race, you may submit more than one designation. If more than one designation is applicable, then multiple occurrences of this attribute must be submitted. Use Code 7 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.		C	If Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported	Numeric(4,0)	Enumeration: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White 6. Information not provided by borrower 7. Not Applicable	ADE-223 ADE-590
DD42	Borrower Sex Type Code	A code that specifies the sex of the borrower. This code corresponds to the values in the hardship affidavit. Note: Use Code 4 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.		C	If Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported	Numeric(4,0)	Enumeration: 1. Male 2. Female 3. Information not provided by borrower 4. Not Applicable	ADE-224 ADE-589
DD54	Co-Borrower Ethnicity Type Code	A code that specifies the ethnicity of the co-borrower according to HMDA. This codes corresponds to the values in the hardship affidavit. Note: Use Code 4 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.		C	If Co-Borrower First Name and Co-Borrower Last Name are populated and Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported	Numeric(4,0)	Enumeration: 1. Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by borrower 4. Not Applicable	ADE-227 ADE-588
DD58	Co-Borrower Sex Type Code	A code that specifies the sex of the co-borrower. This code corresponds to the values in the hardship affidavit. Note: Use Code 4 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.		C	If Co-Borrower First Name and Co-Borrower Last Name are populated and Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported	Numeric(4,0)	Enumeration: 1. Male 2. Female 3. Information not provided by borrower 4. Not Applicable	ADE-229 ADE-586
DD57	Co-Borrower Race Type Code	A code that specifies the race of the co-borrower according to HMDA. This code corresponds to the values in the hardship affidavit. For race, you may submit more than one designation. If more than one designation is applicable, then multiple occurrences of this attribute must be submitted. Note: Use Code 7 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.		C	If Co-Borrower First Name and Co-Borrower Last Name are populated and Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported	Numeric(4,0)	Enumeration: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White 6. Information not provided by borrower 7. Not Applicable	ADE-228 ADE-587
Schedule III - NPV Model Inputs								
DD679	Advances/Escrow Amount	Required escrow advances already paid by the servicer and any required escrow advances from the servicer that are currently due and will be paid by the servicer during the Trial Period. Report 2 decimals.		O		Currency (20,2)	Data Range: Min: 0 Max: 9999999999999999.99	
DD24	Amortization Term After Modification	The amortization period of the loan after modification as of the Data Collection Date. This should be calculated assuming the modification starts from the Data Collection Date. Reported in months. This period includes the term extension as defined in the HAMP modification waterfall. This is a Tier 1 only field.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 1 (Owner Occupied)	Numeric(4,0)	Data Range: Min: 1 Max: 9999	ADE-316 ADE-317 ADE-387 ADE-612
DD25	Amortization Term at Origination	The number of months between the scheduled first payment due date and the maturity date of the mortgage, expressed in months. Provide the term at the origination of the original loan, before any modification occurs.		O		Numeric(4,0)	Data Range: Min: 1 Max: 9999	ADE-241 ADE-242

				Mandatory=M; Conditional = C					
Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules	
DD28	ARM Reset Date	The date on which the next ARM reset is due to occur.		C	If ARM loan and if NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Date(CCY-MM-DD)	Data Range: Min: 2009-02-02	ADE-252 ADE-253	
DD29	Association Dues/Fees Before Modification	The monthly HOA or condo fees for the property under evaluation including any future monthly escrow shortage. 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, include the rent amount. Report 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	ADE-256 ADE-257 ADE-271	
DD45	Borrower Total Monthly Obligations	Total monthly expenses as reported by the borrower. Report 2 decimals.		O		Currency(20,2)	Data Range: Min: sum of (Association Dues/Fees Before Modification (DD29), Monthly Hazard and Flood Insurance (DD111), Monthly Real Estate Taxes (DD114), and Principal & Interest Payment Before Modification (DD135)) Max: 9999999999999999.99	ADE-271 ADE-272 ADE-389	
DD66	Discount Rate Risk Premium	The rate at which the discount rate is greater than the Freddie Mac Primary Mortgage Market Survey Rate (PMMS) for the 30-year conforming loan. The default value is 0. However, a servicer can override the default rate and add up to 250 bps. No premium for Fannie and Freddie loans. Report to 5 decimals. For example, 2.5% should be entered as 2.5.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(7,5)	Data Range: Min: 0 Max: 2.5	ADE-264 ADE-265 ADE-391	
DD61	Data Collection Date	The date on which the UPB and associated remaining term data was collected for the NPV run.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Date(CCY-MM-DD)	Data Range: Min: Within 90 days of the NPV Date (DD119) Max: NPV Date (DD119)	ADE-234 ADE-235 ADE-390	
DD70	Estimated Default Rate	The estimated probability of default in the No-mod scenario calculated as per the Base NPV Model Documentation. Report 4 decimals. For example, 20.1235% should be entered as 20.1235.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (8,5)	Data Range: Min: 0 Max: 100	ADE-275 ADE-276 ADE-593	
DD73	First Payment Date at Origination	The estimated date the first payment was made on the loan after origination.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Date(CCY-MM-DD)	Data Range: Min: 1960-12-31 Max: 2009-03-01	ADE-220 ADE-226 ADE-236 ADE-237	
DD5	GSE Loan Number	A unique identifier assigned to each loan by a GSE (Fannie or Freddie).		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (1) Fannie Mae or (2) Freddie Mac	Text(30)		ADE-286 ADE-287 ADE-290 ADE-291 ADE-594	
DD79	Imminent Default Flag	If a current or 30-day delinquent borrower is considered in imminent default, then this flag receives the value true. Otherwise, it receives the value false.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Boolean	true/false	ADE-273 ADE-274 ADE-419	
DD83	Interest Rate After Modification	The interest rate in the month after loan modification as of the Data Collection Date. This is a Tier 1 only field. Report 4 decimal places. For example, 6.125% should be entered as 6.125.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 1 (Owner Occupied)	Numeric(6,4)	Data Range: Min: 0 Max: 25	ADE-312 ADE-313 ADE-386 ADE-384	
DD84	Interest Rate at Origination	The interest rate of the loan at origination. Report 5 decimal places. For example, 6.125% should be entered as 6.125.		O		Numeric (7,5)	Data Range: Min: 00.00001 Max: 25	ADE-244 ADE-245 ADE-394	
DD85	Interest Rate Before Modification	The interest rate on the loan before the modification. Report 5 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(6,4)	Data Range: Min: 1 Max: 25	ADE-299 ADE-300 ADE-395	
DD95	LTV at Origination (1st Lien only)	The ratio between the original loan amount and the lesser of the sales price or the appraised value, for first mortgages. For example, 98% should be entered as 98.		O		Numeric (8,5)	Data Range: Min: 000.00001 Max: 150	ADE-247 ADE-248 ADE-396	
DD96	Mark to Market LTV	UPB before modification divided by property valuation as-is value. Truncate the value to 5 decimal places. Do not round. For example, for MTMLTV =66.666612%, truncate the value to 5 decimal places and report 66.66661%. Another example, for MTMLTV =79.999998%, truncate the value to 5 decimal places and report 79.99999%.		O	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (8,5)	Data Range: Min: 0 Max: 999.99999	ADE-266 ADE-268 ADE-397	

				Mandatory=M; Conditional = C					
Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules	
DD568	Maximum Months Past Due in Past 12 Months	Maximum Months Past Due during the 12 Month period prior to the data collection date.	Calculation for Loan Age: [Number of months between First payment date at Origination (DD73) and Data Collection Date (DD61)] + 1	C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied and post-arrearage MTMLTV Percent is greater than 1.15% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Numeric (3,0)	Data Range: Min: Months Past Due (DD115) Max: 999	ADE-348 ADE-478 ADE-609 ADE-610 ADE-644	
DD106	Modification Fees	Fees that will be reimbursed by the investors, including notary fees, property valuation, and other required fees. Report to 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	ADE-279 ADE-280	
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.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-308 ADE-309	
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.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Occupancy Eligibility Type Code is (2) Non-Owner Occupied	Currency (20,2)	Data Range: Min: 0 Max: 999999999999999999.99	ADE-428 ADE-429 ADE-574	
DD111	Monthly Hazard and Flood Insurance	The monthly hazard and flood insurance payment amount for the property under evaluation. Report 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	ADE-258 ADE-259 ADE-271 ADE-406 ADE-509 ADE-514 ADE-517 ADE-527 ADE-557 ADE-558	
DD114	Monthly Real Estate Taxes	The monthly real estate taxes for the property under evaluation. Report 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	ADE-260 ADE-261 ADE-271 ADE-406 ADE-509 ADE-514 ADE-517 ADE-527 ADE-557 ADE-558	
DD115	Months Past Due	A loan would be considered past due (delinquent) if the payment had not been received by the end of the day immediately preceding the loan's next due date (generally the last day of the month which the payment was due). For example: a loan with a last paid installment date of 7/1/02 and a due date of 8/1/02, for which no payment was received by the Data Collection Date of 9/1/02, the loan would be reported as one (1) month past due.	Calculation for Loan Age: [Number of months between First payment date at Origination (DD73) and Data Collection Date (DD61)] + 1	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (3,0)	Data Range: Min: 0 Max: 999	ADE-269 ADE-270 ADE-417 ADE-518 ADE-525 ADE-526 ADE-555 ADE-556 ADE-595 ADE-609	
DD102	Mortgage Insurance Coverage Percent	Current non-investor primary mortgage insurance coverage percentage. Report 5 decimals. For example, 20% should be entered as 20.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (8,5)	Data Range: Min: 0 Max: 100	ADE-262 ADE-263	
DD103	Mortgage Insurance Partial Claim Amount	Amount paid by the MI at the time of the modification. Report to 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	ADE-281 ADE-282	
DD117	Next ARM Reset Rate	The expected interest rate on an ARM loan at the next ARM reset date given the reset date is within the next 120 days. Use the latest available reset rate at the time of submission. If the reset date is outside of 120 days, the use current note rate before modification.		C	If ARM loan and if NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (7,5)	Data Range: Min: 00.00001 Max: 25	ADE-250 ADE-251 ADE-398	

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DD955	NPV Capitalized UPB Amount	UPB including all capitalization (Refer to MHA Handbook for waterfall step 1-capitalization). UPB should be as of the Data Collection Date. Servicer should NOT project or estimate the amount as of a future date. Report 2 decimals.		C	If NPV Date is on or after 6/01/2012 and NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied	Currency (20,2)	Data Range: Min: Unpaid Principal Balance Before Modification (DD225) Max: 9999999999999999.99	ADE-421 ADE-422 ADE-442 ADE-447 ADE-477 ADE-496 ADE-539 ADE-541 ADE-543 ADE-546 ADE-548 ADE-549 ADE-592 ADE-703 ADE-704
DD118	NPV Code Version	The version of the Base NPV Model that was used in the assessment		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(7,5)	Data Range: Min: 0 Max: Current Base NPV Model	ADE-267 ADE-285 ADE-604 ADE-605 ADE-606 ADE-607 ADE-608 ADE-690
DD119	NPV Date	Date that the loan is evaluated for trial modification eligibility for the first time. For loans that were evaluated for HAMP prior to June 1, 2012 (NPV Date prior to June 1, 2012) and require re-evaluation under HAMP Tier 2, the servicer should use the date that the loan is evaluated under NPV 5.0 for the first time as the NPV Date. If the servicer chooses to re-run a loan through NPV 5.0 subsequently, the servicer should use the date of the first evaluation under NPV v5.0 as the NPV Date. For loans that are evaluated for HAMP (Tier 1 or Tier 2) for the first time on or after June 1, 2012, the servicer should use the date that the loan is evaluated for HAMP for the first time as the NPV Date. This date must be used as the NPV date for subsequent NPV runs of the loan.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Date(CCY-MM-DD)	Data Range: Min: 2009-04-15 Max: Today's System Date	ADE-234 ADE-326 ADE-329 ADE-346 ADE-348 ADE-399 ADE-472 ADE-473 ADE-474 ADE-481 ADE-482 ADE-483 ADE-484 ADE-499 ADE-604 ADE-605 ADE-606 ADE-607 ADE-617 ADE-623 ADE-703 ADE-704
DD120	NPV Model Result Amount Post-mod	The model generated Net Present Value of modifying the loan under the standard waterfall. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	ADE-332 ADE-333 ADE-393 ADE-400 ADE-508 ADE-598 ADE-599
DD121	NPV Model Result Amount Pre-mod	The model generated Net Present Value of not modifying the loan. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	ADE-330 ADE-331 ADE-401 ADE-406 ADE-520 ADE-597 ADE-598 ADE-599
DD123	NPV Test Result	The result of the NPV test. Either positive or negative. This is a Tier 1 only field.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied	Numeric(4,0)	Enumeration: 1. Positive 2. Negative	ADE-283 ADE-284 ADE-310 ADE-312 ADE-316 ADE-318 ADE-320 ADE-322 ADE-330 ADE-332 ADE-598 ADE-602 ADE-653 ADE-654



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Ref ID	Name of Data Point	Description	Calculations	Mandatory=M; Conditional = C ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
DD957	Occupancy Eligibility Type Code	Occupancy status and modification eligibility of the property being evaluated. • Select 1 for evaluating an owner-occupied property: i)for Tier 1 and Tier 2 evaluations on or after NPV date 6/1/2012, OR ii)that is eligible for re-evaluation under Tier 1 (eg. due to a change in circumstances), with NPV date prior to 6/1/2012 • Select 2 for any evaluation for a non-owner-occupied property (for Tier 2 evaluation only) • Select 3 for a re-evaluation of an owner-occupied property that was previously evaluated under HAMP Tier 1 , and has no change in circumstance; and was deemed i) excessive forbearance or ii) with pre-mod DTI less than 31%; or, iii) with an NPV negative result (for Tier 2 evaluation only) • Select 4 for evaluating a loan that i) has defaulted under the HAMP Tier 1 trial period plan or ii) defaulted on HAMP Tier 1 permanent modification or iii) is eligible for Tier 2 Remodification (for Tier 2 evaluation only)		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (4,0)	Enumeration: 1- Owner occupied 2- Non- owner occupied 3- Owner occupied Excessive Forbearance/Current DTI <31%/Prior HAMP NPV Negative 4- Owner occupied Failed HAMP/Owner Occupied Tier 2 Remodification 5 - No value existed prior to attribute introduction (not for servicer use)	ADE-283 ADE-310 ADE-316 ADE-318 ADE-320 ADE-322 ADE-320 ADE-332 ADE-332 ADE-345 ADE-366 ADE-384 ADE-387 ADE-393 ADE-401 ADE-406 ADE-409 ADE-417 ADE-419 ADE-420 ADE-426 ADE-428 ADE-441 ADE-484 ADE-498 ADE-499 ADE-530 ADE-555 ADE-598 ADE-599 ADE-603 ADE-676
DD131	PMMS Rate	The Freddie Mac Primary Mortgage Market Survey (PMMS) weekly rate for 30-year fixed-rate conforming loans. Report 4 decimal places. For example, 6.125% should be entered as 6.125.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(6,4)	Data Range: Min: 0 Max: 99.9999	ADE-314 ADE-315 ADE-402
DD701	Post-Arrearage MTMLTV Percent	This is not a reported field. The amount resulting from the calculation is used in rule validations. The mark-to-market loan to value ratio includes the capitalization of arrearage amounts in the loan amount which is divided by a recent appraised value of the subject property.	(UPB after Mod (DD222) + Principal Forbearance (DD136) + Principal Write-down (DD139))/Property Valuation As Is Value (DD157)	NA				ADE-345 ADE-346 ADE-348 ADE-351 ADE-353 ADE-355 ADE-358 ADE-361 ADE-372 ADE-374 ADE-379 ADE-480 ADE-491 ADE-509 ADE-517 ADE-518 ADE-519 ADE-520 ADE-530 ADE-531 ADE-539 ADE-541 ADE-548 ADE-550 ADE-609 ADE-610 ADE-644
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.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Occupancy Eligibility Type Code is (2) Non-Owner Occupied	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	ADE-426 ADE-427 ADE-575
DD132	Principal and Interest Payment After Modification	The principal and interest amount after modification as of the Data Collection Date. This is a Tier 1 only field.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 1 (Owner Occupied)	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-318 ADE-319 ADE-600 ADE-601

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Ref ID	Name of Data Point	Description	Calculations	Mandatory=M; Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
				ADR Transaction File				
DD135	Principal and Interest Payment Before Modification	The sum of the contractual principal and interest payments before modification for the property under evaluation. If the loan is an IO loan in the interest only period, enter only the interest amount. If the loan is a neg-am, enter the payment amount received (without escrow) at the most recent payment date. For delinquent ARMs, the pre-mod scheduled payment should be reported, not the payment at the LPI date. When entering for a Tier 2 modification where there was a prior (i) HAMP Tier 1 permanent modification that lost good standing (Occupancy Eligibility=4), enter the HAMP Tier 1 monthly P&I payment or (ii) a HAMP Tier 1 trial period plan that defaulted, enter the sum of the contractual principal and interest payments (i.e., before HAMP Tier 1 trial period plan) or (iii) HAMP Tier 1 permanent modification that completed 5 years of initial modification term in good standing (Occupancy Eligibility=4), enter the most recent scheduled P&I payment. Report 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999	ADE-271 ADE-301 ADE-302 ADE-518 ADE-519 ADE-525 ADE-526 ADE-555 ADE-556 ADE-601
DD136	Principal Forbearance Amount	The total amount in dollars of the principal that was deferred as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 1 (Owner Occupied)	Currency(20,2)	Data Range: Min: 0 Max: NPV Capitalized UPB Amount (DD955)	ADE-320 ADE-321 ADE-408 ADE-409 ADE-422 ADE-602
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	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Occupancy Eligibility Type Code is (1) Owner Occupied and post-arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Currency (20,2)	Data Range: Min: 0.01 Max: 999999999999999999	ADE-346 ADE-476 ADE-477 ADE-644
DD562	Principal Reduction Alternative (PRA) 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 as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. Report in months. This period includes the term extension as defined in the HAMP modification waterfall. This is a Tier 1 only field.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Numeric (4,0)	Data Range: Min: 1 Max: Maximum of (480 or Remaining Term)	ADE-345 ADE-469 ADE-470 ADE-471 ADE-510 ADE-550 ADE-644
DD563	Principal Reduction Alternative (PRA) Interest Rate After Modification	The interest rate in the month after loan modification as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. This is a Tier 1 only field. Report 4 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Numeric(6,4)	Data Range: Min: 1 Max: 25	ADE-351 ADE-351 ADE-479 ADE-480 ADE-644
DD570	Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod	The model generated Net Present Value of modifying the loan under the PRA waterfall. This is a Tier 1 only field. Report 2 decimal places.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Currency(20,2)	Data Range: Min: -999999999999999999 Max: 999999999999999999	ADE-358 ADE-508 ADE-508 ADE-509 ADE-510 ADE-530 ADE-531 ADE-644

				Mandatory=M; Conditional = C				
Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
DD571	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod	The model generated Net Present Value of not modifying the loan under the PRA waterfall. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	ADE-361 ADE-516 ADE-517 ADE-518 ADE-519 ADE-520 ADE-530 ADE-531 ADE-644
DD572	Principal Reduction Alternative (PRA) NPV Test Result	The result of the NPV test as generated by the principal reduction alternative (PRA) waterfall. Either positive or negative. This is a Tier 1 only field.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Numeric (4,0)	Enumeration: 1. Positive 2. Negative	ADE-379 ADE-529 ADE-530 ADE-531 ADE-644
DD564	Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification	The principal and interest amount after modification as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Currency (20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	ADE-353 ADE-486 ADE-510 ADE-550 ADE-644
DD565	Principal Reduction Alternative (PRA) Principal Forbearance Amount	The total amount in dollars of the principal that was deferred as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Currency (20,2)	Data Range: Min: 0 Max: NPV Capitalized UPB Amount (DD955)	ADE-372 ADE-491 ADE-510 ADE-539 ADE-540 ADE-548 ADE-644
DD566	Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness)	Amount of principal written-down or forgiven as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Currency (20,2)	Data Range: Min: 0 Max: NPV Capitalized UPB Amount (DD955)	ADE-374 ADE-491 ADE-541 ADE-542 ADE-548 ADE-644
DD567	Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification	The unpaid principal balance of a loan after the loan modification as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. The unpaid principal balance after modification excludes any applicable PRA forbearance amount and any PRA principal reduction amount. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010	Currency (20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	ADE-355 ADE-490 ADE-491 ADE-509 ADE-548 ADE-644



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Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
DD139	Principal Write-down (Forgiveness)	The amount of principal forgiveness on the NPV test for a HAMP Tier 1 standard (non-PRA) evaluation. This includes all third party subsidized incentives (such as HHF) and other principal forgiveness assistance (such as HHF investor matching, etc.) as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals. NOTE: This definition is different than the definition specified for the Loan Setup transaction.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 1 (Owner Occupied)	Currency(20,2)	Data Range: Min: 0 Max: NPV Capitalized UPB Amount (DD955)	ADE-322 ADE-323 ADE-408 ADE-409 ADE-422 ADE-602
DD142	Product Before Modification	The mortgage product of the loan, based on the existing mortgage loan terms before the modification. If product is Step Rate, only reportable value is '3. Step Rate'.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	Enumeration: 1. ARM 2. Fixed rate 3. Step Rate 4. One Step Variable 5. Two Step Variable 6. Three Step Variable 7. Four Step Variable 8. Five Step Variable 9. Six Step Variable 10. Seven Step Variable 11. Eight Step Variable 12. Nine Step Variable 13. Ten Step Variable 14. Eleven Step Variable 15. Twelve Step Variable 16. Thirteen Step Variable 17. Fourteen Step Variable	ADE-250 ADE-252 ADE-292 ADE-293 ADE-398 ADE-555 ADE-556
DD157	Property Valuation As is Value	The property value collected through an AVM, BPO, or appraisal for the property under evaluation. Report 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 10 Max: 999999999999999999.99	ADE-306 ADE-307 ADE-403 ADE-496 ADE-543 ADE-703 ADE-704
DD160	Property Valuation Type Code	A code that denotes the type of estimate of the value of the real estate property.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	Enumeration: 1. AVM 2. Exterior BPO / Appraisal (as is value) 3. Interior BPO / Appraisal (as is value)	ADE-324 ADE-325
DD163	Re-default Rate	The estimated probability of default in the Mod scenario calculated as per the Base NPV Model Documentation. Report 4 decimals. For example, 20.1235% should be entered as 20.1235.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (8,5)	Data Range: Min: 0 Max: 100	ADE-277 ADE-278 ADE-593
DD164	Remaining Term	Scheduled remaining term of the loan in months as of the data collection date. For a loan which has not already been modified prior to evaluation for a HAMP modification, it is equivalent to the amortization term minus the time since the first payment after origination to the date that the payment information (i.e., UPB) was obtained; regardless of months delinquent. Example: First payment date for a 360-month term loan was 5/1/08. The current payment information (i.e., UPB) was reported as of 4/30/09. Remaining terms for this loan is (360-12 = 348).		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	Data Range: Min: 1 Max: 9999	ADE-295 ADE-296 ADE-387 ADE-500 ADE-501 ADE-502 ADE-518 ADE-525 ADE-555 ADE-612
DD961	Tier 2 Override Amortization Term	If there are investor guidelines or applicable laws that restricts the amortization term of a modification, then provide a value here. If term extension is not allowed, enter the remaining term.		O		Numeric (4)	Data Range: Min: 1 Max: 600	ADE-425 ADE-444 ADE-473 ADE-474 ADE-500 ADE-501 ADE-502 ADE-554 ADE-571
DD962	Tier 2 Override Forbearance Amount	If there are investor guidelines or applicable laws that restricts the forbearance amount for a modification, provide value here. If forbearance is not allowed, enter 0. Report 2 decimals.		O		Currency (20,2)	Data Range: Min: 0.01 Max: NPV Capitalized UPB Amount (DD955)	ADE-444 ADE-446 ADE-447 ADE-495 ADE-554 ADE-569 ADE-703

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Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
DD960	Tier 2 Override Interest Rate	If there are investor guidelines or applicable laws that restricts the interest rate for a modification, then provide a value here. If a rate reduction or increase is not allowed, then enter the Interest Rate Before Modification.		O		Numeric(6,4)	Data Range; Min: 0 Max: 25	ADE-424 ADE-444 ADE-445 ADE-482 ADE-483 ADE-484 ADE-497 ADE-498 ADE-499 ADE-554 ADE-570
DD963	Tier 2 Override PRA Principal Forgiveness Amount	If the investor elects to forgive principal under Tier 2 PRA in an amount other than what is calculated by the model, then provide a value here. Report 2 decimals.		O		Currency (20,2)	Data Range; Min:0 Max: NPV Capitalized UPB Amount (DD955)	ADE-444 ADE-543 ADE-544 ADE-546 ADE-547 ADE-554 ADE-585 ADE-704
DD979	Tier 2 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 for Tier 2 loan modifications. This should be calculated assuming the modification starts from the Data Collection Date.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Result is (1) Positive or (2) Negative	Numeric (4,0)	Data Range: Min: 1 Max: 9999	ADE-432 ADE-449 ADE-451 ADE-455 ADE-501 ADE-502 ADE-559 ADE-620
DD978	Tier 2 Interest Rate After Modification	The interest rate after modification under the Tier 2 standard waterfall as of the Data Collection Date. Report 4 decimal places. For example, 6.125% should be entered as 6.125.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Result is (1) Positive or (2) Negative	Numeric(6,4)	Data Range: Min: 0 Max: 25	ADE-431 ADE-448 ADE-451 ADE-497 ADE-498 ADE-499 ADE-562 ADE-619
DD959	Tier 2 Investor Override Indicator	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.		C	If NPV Date is on or after 6/01/2012 and NPV Model Type Code is (2) Base NPV Model - Servicer hosted	Boolean	true/false	ADE-423 ADE-443 ADE-444 ADE-445 ADE-447 ADE-495 ADE-497 ADE-500 ADE-501 ADE-554 ADE-572 ADE-670
DD964	Tier 2 Non-PRA Forgiveness Amount	If the investor elects to forgive principal under the Tier 2 standard waterfall as of the Data Collection Date. This is NOT Tier 2 PRA. The forgiveness will not be incented. Report 2 decimals.		O		Currency (20,2)	Data Range: Min: 0 Max: NPV Capitalized UPB Amount (DD955)	ADE-565 ADE-592 ADE-635 ADE-572 ADE-683
DD971	Tier 2 NPV Model Result Amount Post-mod	The model generated Net Present Value of modifying the loan under the Tier 2 standard waterfall. Report 2 decimals.		C	If NPV Model Type Code = (2) Base NPV Model - Servicer hosted and Tier 2 NPV Test Result is (1) Positive or (2) Negative	Currency (20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	ADE-436 ADE-437 ADE-438 ADE-455 ADE-513 ADE-558 ADE-566 ADE-634
DD972	Tier 2 NPV Model Result Amount Pre-mod	The model generated Net Present Value of not modifying the loan. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Test Result is (1) Positive or (2) Negative	Currency (20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	ADE-435 ADE-437 ADE-438 ADE-453 ADE-524 ADE-555 ADE-556 ADE-557 ADE-567 ADE-633

					Mandatory=M; Conditional = C				
Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules	
DD976	Tier 2 NPV Test Result	The result of the NPV test for the Tier 2 standard waterfall.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012	Numeric (4)	Enumeration: 1 - Positive 2 - Negative 3 - Ineligible- DTI 4 - Ineligible-Payment 5 - Ineligible – DTI &Payment	ADE-437 ADE-438 ADE-439 ADE-448 ADE-449 ADE-450 ADE-451 ADE-452 ADE-453 ADE-455 ADE-456 ADE-495 ADE-496 ADE-497 ADE-498 ADE-499 ADE-501 ADE-502 ADE-555 ADE-556 ADE-557 ADE-558 ADE-568 ADE-592 ADE-655 ADE-656 ADE-659 ADE-660 ADE-703	
DD984	Tier 2 PRA 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 for Tier 2 PRA loan modifications. This should be calculated assuming the modification starts from the Data Collection Date.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio	Numeric (4,0)	Data Range: Min: 1 Max: 9999	ADE-472 ADE-473 ADE-474 ADE-475 ADE-488 ADE-515 ADE-577 ADE-626	
DD983	Tier 2 PRA Interest Rate After Modification	The interest rate after modification under the Tier 2 PRA waterfall as of the Data Collection Date. Report 4 decimal places. For example, 6.125% should be entered as 6.125.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio	Numeric(6,4)	Data Range: Min: 0 Max: 25	ADE-481 ADE-482 ADE-483 ADE-484 ADE-485 ADE-488 ADE-578 ADE-625	
DD973	Tier 2 PRA NPV Model Result Amount Post-mod	The model generated Net Present Value of modifying the loan under the Tier 2 PRA waterfall. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio	Currency (20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	ADE-511 ADE-512 ADE-513 ADE-514 ADE-515 ADE-523 ADE-533 ADE-534 ADE-581 ADE-629	
DD974	Tier 2 PRA NPV Model Result Amount Pre-mod	The model generated Net Present Value of not modifying the loan. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative	Currency (20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	ADE-521 ADE-523 ADE-524 ADE-525 ADE-526 ADE-527 ADE-528 ADE-533 ADE-534 ADE-582 ADE-630	

Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
DD975	Tier 2 PRA NPV Test Result	The result of the NPV test for the Tier 2 PRA waterfall.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio	Numeric (4)	Enumeration: 1 - Positive 2 - Negative 3 - Ineligible- DTI 4 - Ineligible-Payment 5 - Ineligible - DTI &Payment	ADE-472 ADE-473 ADE-474 ADE-481 ADE-483 ADE-484 ADE-492 ADE-511 ADE-513 ADE-514 ADE-521 ADE-523 ADE-524 ADE-525 ADE-526 ADE-527 ADE-532 ADE-533 ADE-534 ADE-538 ADE-543 ADE-544 ADE-546 ADE-549 ADE-583 ADE-624 ADE-625 ADE-626 ADE-627 ADE-628 ADE-629 ADE-630 ADE-704
DD985	Tier 2 PRA Principal and Interest Payment After Modification	The principal and interest payment amount under the Tier 2 PRA waterfall as of the Data Collection Date. Report 2 decimals.	To determine Payment Reduction for Tier 2: 1 - [Tier 2 PRA P&I Payment After Mod (DD985) / P&I Payment Before Mod (DD135)] Round to the nearest .000001	C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio.	Currency (20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-487 ADE-488 ADE-489 ADE-515 ADE-579 ADE-627
DD982	Tier 2 PRA Principal Write-down (Forgiveness)	The amount of principal written-down or forgiven as generated by the Tier 2 PRA waterfall as of the Data Collection Date. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative	Currency (20,2)	Data Range: Min: 0.01 Max: NPV Capitalized UPB Amount (DD955)	ADE-543 ADE-544 ADE-545 ADE-549 ADE-584 ADE-624 ADE-704
DD986	Tier 2 PRA Unpaid Principal Balance After Modification	The unpaid principal balance that is net of any forgiveness under the Tier 2 PRA waterfall as of the Data Collection Date. Report 2 decimals.	Calculation to reduce the Tier 2 Unpaid Principal Balance After Modification (DD222) to 115% of the Property Valuation As Is Value (DD157): = [NPV Capitalized UPB Amount (DD955)] - [Property Valuation As Is Value (DD157) * 1.15]	C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative	Currency (20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-488 ADE-492 ADE-493 ADE-514 ADE-543 ADE-549 ADE-580 ADE-628 ADE-704
DD980	Tier 2 Principal and Interest Payment After Modification	The principal and interest payment amount under the Tier 2 standard waterfall as of the Data Collection Date. Report 2 decimals.	To determine Payment Reduction for Tier 2: 1 - [Tier 2 P&I Payment After Mod (DD980) / P&I Payment Before Mod (DD135)] Round to the nearest .000001	C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Test Result is (1) Positive or (2) Negative	Currency (20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-434 ADE-450 ADE-451 ADE-455 ADE-563 ADE-631
DD977	Tier 2 Principal Forbearance Amount	The total amount principal that was deferred under the Tier 2 standard waterfall as of the Data Collection Date. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Test Result is (1) Positive or (2) Negative	Currency (20,2)	Data Range: Min: 0 Max: NPV Capitalized UPB Amount (DD955)	ADE-430 ADE-455 ADE-495 ADE-496 ADE-573 ADE-592 ADE-618 ADE-703



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.

					Mandatory=M; Conditional = C			
Ref ID	Name of Data Point	Description	Calculations	ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
DD981	Tier 2 Unpaid Principal Balance After Modification	The unpaid principal balance that is net of any forgiveness or forbearance under the Tier 2 standard waterfall as of the Data Collection Date. Report 2 decimals.	Calculation to reduce the Tier 2 Unpaid Principal Balance After Modification (DD222) to 115% of the Property Valuation As Is Value (DD157): = [NPV Capitalized UPB Amount (DD955) - Tier 2 Non-PRA Principal Forgiveness Amount (DD964)] - [Property Valuation As Is Value (DD157) * 1.15]	C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Test Result is (1) Positive or (2) Negative	Currency (20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-451 ADE-452 ADE-496 ADE-558 ADE-564 ADE-592 ADE-632 ADE-703
DD222	Unpaid Principal Balance After Modification	The unpaid principal balance of a loan after the loan modification as of the Data Collection Date. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount. This is a Tier 1 only field. Report 2 decimals.		C	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-310 ADE-311 ADE-422 ADE-602
DD224	Unpaid Principal Balance at Origination	The face value on the note at origination (i.e., the amount borrowed by the mortgagor). Report 2 decimal places.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-238 ADE-239
DD225	Unpaid Principal Balance Before Modification	The unpaid principal balance of a loan is the contractual UPB based on the existing mortgage loan terms as of the Data Collection date. Does not include arrearage. Report 2 decimals.		C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	ADE-297 ADE-298 ADE-406 ADE-442 ADE-491 ADE-519 ADE-526 ADE-527 ADE-556 ADE-557 ADE-602 ADE-613 ADE-614 ADE-615 ADE-616
Schedule IV - Reason Codes								
DD217	Trial Fallout Reason Code	A code that specifies the reason why a borrower fell out or withdrew from the trial or completed the trial and did not enter the official modification. Servicers can also use this attribute to correct a previously submitted ADR transaction.		C	If borrower fell out or withdrew from the trial, completed the trial but did not enter the official modification or the trial was previously reported in error.	Numeric(4,0)	Enumeration: The following code results in the modification being disqualified: 14. Trial Plan Default The following codes result in the modification being cancelled: 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid Off 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 23. Waiver Cancellations 24. Dodd Frank Certification Non-Compliance 30. Repurchase/Involuntary Transfer 31. Other Permanent HAMP Modification 32. Modification Documents Not Returned by Borrower 33. Failure to Meet Streamline HAMP Eligibility Future trial setup submissions in any tier will not be allowed with a code of 11. Loan Paid Off. Future trial setup submissions within the same tier (Tier 1, Tier 2 or Streamline HAMP) will not be allowed with the following codes: 14. Trial Plan Default 31. Other Permanent HAMP Modification 32. Modification Documents Not Returned by Borrower 33. Failure to Meet Streamline HAMP Eligibility	ADE-212 ADE-213 ADE-218 ADE-410 ADE-639 ADE-671 ADE-675 ADE-681 ADE-693 ADE-696

Ref ID	Name of Data Point	Description	Calculations	Mandatory=M; Conditional = C ADR Transaction File	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values	Associated Rules
DD218	Trial Not Approved/Not Accepted Reason Code	A code that specifies the reason why a borrower was not offered or did not accept a trial plan.		C	If trial not approved or not accepted (Additional Data Reporting Type Code) is (3) HAMP NANA	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 2. Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property - Property Condemned, Property > 4 units 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent-Default Status Not Eligible 10. Property and/or Borrower Exceeds Allowable Number of HAMP Modifications 11. Loan Paid Off 12. Excessive Forbearance 13. Request Incomplete 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 24. Dodd Frank Certification Non-Compliance 25. Ineligible Borrower 26. Ineligible Rental Property 27. Insufficient Monthly Payment Reduction 28. Post-Modification DTI Outside Acceptable Range 29. No Change in Circumstance	ADE-215 ADE-216 ADE-218 ADE-413 ADE-636 ADE-640 ADE-641 ADE-648 ADE-651 ADE-652 ADE-653 ADE-654 ADE-655 ADE-656 ADE-659 ADE-660 ADE-661 ADE-662 ADE-663 ADE-664 ADE-665 ADE-666 ADE-667 ADE-668 ADE-669 ADE-675 ADE-677 ADE-701
DD987	HAMP Tier 1 Not Offered Reason Code	A code that specifies the reason why a borrower was not offered a Tier 1 or trial plan. The field can also be used to report when a borrower was placed in a Streamline HAMP trial modification and also submitted a complete package for a Tier 1 or Tier 2 modification but was denied.		C	If Tier 1 Trial was not offered on or after 6/01/2012 and it has not been previously reported and Additional Data Reporting Type Code is (2) Tier 2 or (3) HAMP NANA	Numeric (4,0)	Enumeration: 1. Ineligible Mortgage 2. Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property - Property Condemned, Property > 4 units 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent-Default Status Not Eligible 10. Property and/or Borrower Exceeds Allowable Number of HAMP Modifications 11. Loan Paid Off 12. Excessive Forbearance 13. Request Incomplete 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 24. Dodd Frank Certification Non-Compliance 25. Ineligible Borrower 29. No Change in Circumstance 30. Streamline HAMP If the borrower was evaluated for a Tier 1 modification and was not offered a Streamline HAMP modification, submit reasons 1 through 29. If the borrower was placed in a Streamline HAMP trial modification and also submitted a complete package for a Tier 1 or Tier 2 modification but was denied, submit 'Streamline HAMP'. If the borrower was placed in a Streamline HAMP modification and not evaluated for a Tier 1 or Tier 2, do not submit a value.	ADE-611 ADE-642 ADE-643 ADE-647 ADE-650 ADE-661 ADE-662 ADE-663 ADE-664 ADE-665 ADE-666 ADE-669 ADE-674 ADE-677 ADE-694



ID	Rule Details	Associated Attributes	Legend: 11/01/2016 - Green	
			Black Knight	Rule Type
ADE-19	HAMP Servicer Number is mandatory and must be filled and in a valid format and active.	DD8 HAMP Servicer Number	Yes	Hard Stop
ADE-20	Borrower First Name is mandatory and must be filled.	DD39 Borrower First Name	Yes	Hard Stop
ADE-21	Borrower Last Name is mandatory and must be filled.	DD40 Borrower Last Name	Yes	Hard Stop
ADE-33	Servicer Loan Number is mandatory and must be filled.	DD14 Servicer Loan Number	Yes	Hard Stop
ADE-116	Borrower Social Security Number is mandatory and must be filled AND must be 9 digits AND must NOT be filled with zeroes.	DD43 Borrower Social Security Number	Yes	Hard Stop
ADE-117	If Co-Borrower Social Security Number is filled, Co-Borrower Social Security Number must be 9 digits and must NOT be filled with zeroes.	DD59 Co-Borrower Social Security Number	Yes	Hard Stop
ADE-201	If Co-Borrower Social Security Number is filled, Co-Borrower First Name and Co-Borrower Last Name must be filled.	DD55 Co-Borrower First Name DD56 Co-Borrower Last Name	Yes	Hard Stop
ADE-202	If Co-Borrower Last Name is filled, Co-Borrower First Name must be filled.	DD55 Co-Borrower First Name DD56 Co-Borrower Last Name	Yes	Hard Stop
ADE-211	If Co-Borrower Social Security Number is filled, Borrower Social Security Number must not be the same as Co-Borrower Social Security Number.	DD43 Borrower Social Security Number DD59 Co-Borrower Social Security Number	Yes	Hard Stop
ADE-212	Trial Fallout Reason Code (DD217) must be 8, 11, 14, 18, 19, 20, 21, 23, 24, 30, 31, 32 or 33, if provided.	DD217 Trial Fallout Reason Code	Yes	Hard Stop
ADE-213	If Trial Fallout Reason Code (DD217) is provided, a corresponding modification of the same Tier (based on Additional Data Reporting Type Code (DD967)) must exist in the HAMP System in Trial mode.	DD217 Trial Fallout Reason Code	No	Hard Stop
ADE-215	Trial Not Approved/Not Accepted Reason Code (DD218), if provided, must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 18, 19, 20, 21, 24, 25, 26, 27, 28 or 29.	DD218 Trial Not Approved/Not Accepted Reason Code	Yes	Hard Stop
ADE-216	If Trial Not Approved/Not Accepted Reason Code (DD218) is populated, a corresponding modification of the same Tier cannot exist in the HAMP system in Trial Active, Trial Disqualified, or Official any State.	DD218 Trial Not Approved/Not Accepted Reason Code	No	Hard Stop
ADE-218	Trial Fallout Reason Code (DD217) and Trial Not Approved/Not Accepted Reason Code (DD218) must not both be provided.	DD217 Trial Fallout Reason Code DD218 Trial Not Approved/Not Accepted Reason Code	Yes	Hard Stop
ADE-219	If Borrower Date of Birth is filled, Borrower Date of Birth must be in a valid date format.	DD35 Borrower Date of Birth	Yes	Hard Stop
ADE-220	If Borrower Date of Birth is provided and Trial Not Approved/Not Accepted or Loan Fallout Reason Code is NOT provided, Borrower Date of Birth must be at least 18 years prior to the First Payment Due Date at Origination. or If Borrower Date of Birth is provided and Trial Not Approved/Not Accepted or Loan Fallout Reason Code is provided, Borrower Date of Birth must be less than First Payment Due Date At Origination.	DD35 Borrower Date of Birth DD73 First Payment Date at Origination	Yes	Hard Stop
ADE-221	If Borrower Date of Birth is filled, Borrower Date of Birth must be on or after 1/1/1889.	DD35 Borrower Date of Birth	Yes	Hard Stop
ADE-222	If Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Borrower Ethnicity Type Code (DD36) is mandatory and must be 1, 2, 3 or 4.	DD36 Borrower Ethnicity Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-223	If Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Borrower Race Type Code (DD41) is mandatory and must be 1, 2, 3, 4, 5, 6 or 7.	DD41 Borrower Race Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-224	If Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Borrower Sex Type Code (DD42) is mandatory and must be 1, 2, 3 or 4.	DD42 Borrower Sex Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-225	If Co-Borrower Date of Birth is provided it must be in valid date format	DD53 Co-Borrower Date of Birth	Yes	Hard Stop
ADE-226	If Co-Borrower Date of Birth is provided and Trial Not Approved/Not Accepted or Loan Fallout Reason Code is NOT provided, Co-Borrower Date of Birth must be at least 18 years and less than or equal to 120 years before the First Payment Due Date at Origination. or If Co-Borrower Date of Birth is provided and Trial Not Approved/Not Accepted or Loan Fallout Reason Code is provided, Co-Borrower Date of Birth must be prior to the First Payment Due Date at Origination.	DD53 Co-Borrower Date of Birth DD73 First Payment Date at Origination	Yes	Hard Stop
ADE-227	If Co-Borrower First Name (DD55) and Co-Borrower Last Name (DD56) are populated and Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Co-Borrower Ethnicity Type Code (DD54) is mandatory and must be 1, 2, 3 or 4.	DD54 Co-Borrower Ethnicity Type Code DD55 Co-Borrower First Name DD56 Co-Borrower Last Name DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-228	If Co-Borrower First Name (DD55) and Co-Borrower Last Name (DD56) are populated and Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Co-Borrower Race Type Code (DD57) is mandatory and must be 1, 2, 3, 4, 5, 6 or 7.	DD55 Co-Borrower First Name DD56 Co-Borrower Last Name DD57 Co-Borrower Race Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-229	If Co-Borrower First Name (DD55) and Co-Borrower Last Name (DD56) are populated and Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Co-Borrower Sex Type Code (DD58) is mandatory and must be 1, 2, 3 or 4.	DD55 Co-Borrower First Name DD56 Co-Borrower Last Name DD58 Co-Borrower Sex Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-230	Race/Ethnicity/Gender Source Type Code (DD162) is mandatory and must be 1, 2, 3, 4, 5, or 6.	DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-232	If NPV Model Type Code (DD122) is 2, Borrower Credit Score (DD34) is mandatory and must be numeric and must be greater than or equal to 250 and less than or equal to 900.	DD34 Borrower Credit Score	Yes	Hard Stop
ADE-233	If NPV Model Type Code (DD122) is 2 and Co-Borrower First Name (DD55) and Co-Borrower Last Name (DD56) are populated, Co-Borrower Credit Score (DD52) is mandatory and must be numeric and must be greater than or equal to 250 and less than or equal to 900.	DD52 Co-Borrower Credit Score DD55 Co-Borrower First Name DD56 Co-Borrower Last Name	Yes	Hard Stop
ADE-234	If NPV Model Type Code (DD122) is 2, Data Collection Date (DD61) is mandatory and must be filled and must be in a valid date format AND must be before or on the NPV Date (DD119) and within 90 days of the NPV Date (DD119).	DD61 Data Collection Date DD119 NPV Date	Yes	Hard Stop
ADE-235	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Data Collection Date (DD61) must be blank.	DD61 Data Collection Date	Yes	Hard Stop
ADE-236	If NPV Model Type Code is 2, First Payment Due Date at Origination (DD73) must be provided in valid date format and be greater than or equal to 12/31/1960 and less than or equal to 03/01/2009	DD73 First Payment Date at Origination	Yes	Hard Stop
ADE-237	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, First Payment Date at Origination (DD73) must be blank.	DD73 First Payment Date at Origination	Yes	Hard Stop
ADE-238	If NPV Model Type Code is 2, UPB at Origination must be provided and be a numeric value greater than \$0	DD224 Unpaid Principal Balance at Origination	Yes	Hard Stop
ADE-239	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Unpaid Principal Balance at Origination (DD224) must be blank.	DD224 Unpaid Principal Balance at Origination	Yes	Hard Stop
ADE-241	If NPV Model Type Code (DD122) is 2, Amortization Term at Origination (DD25), if provided, must be numeric and positive and must be greater than 0.	DD25 Amortization Term at Origination	Yes	Hard Stop



ID	Rule Details	Associated Attributes	Legend: 11/01/2016 - Green	
			Black Knight	Rule Type
ADE-242	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Amortization Term at Origination (DD25) must be blank.	DD25 Amortization Term at Origination	Yes	Hard Stop
ADE-244	If NPV Model Type Code (DD122) is 2, Interest Rate at Origination (DD25), if provided, must be numeric and greater than 0.	DD84 Interest Rate at Origination	Yes	Hard Stop
ADE-245	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Interest Rate at Origination (DD84) must be blank.	DD84 Interest Rate at Origination	Yes	Hard Stop
ADE-247	If NPV Model Type Code (DD122) is 2, LTV at Origination (DD95), if provided, must be greater than or equal to 0.00001.	DD95 LTV at Origination (1st Lien only)	Yes	Hard Stop
ADE-248	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, LTV at Origination (DD95) must be blank.	DD95 LTV at Origination (1st Lien only)	Yes	Hard Stop
ADE-250	If NPV Model Type Code (DD122) is 2 and Product Before Modification (DD142) is ARM, Next ARM Reset Rate (DD117) is mandatory and must be numeric and greater than 0.	DD117 Next ARM Reset Rate DD142 Product Before Modification	Yes	Hard Stop
ADE-251	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Next ARM Reset Rate (DD117) must be blank.	DD117 Next ARM Reset Rate	Yes	Hard Stop
ADE-252	If Product Before Modification (DD142) is (1-ARM) and NPV Model Type Code (DD122) is 2, ARM Reset Date (DD28) is mandatory and must be after 2/1/2009.	DD28 ARM Reset Date DD142 Product Before Modification	Yes	Hard Stop
ADE-253	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, ARM Reset Date (DD28) must be blank.	DD28 ARM Reset Date	Yes	Hard Stop
ADE-254	NPV Model Type Code (DD122) is mandatory and must be filled AND must be 1, 2, 3, 5 or 6.	DD122 NPV Model Type Code	Yes	Hard Stop
ADE-255	Property Type Code is mandatory and must be filled AND must be 1, 2, 3, 4, 5 or 6.	DD153 Property Type Code	Yes	Hard Stop
ADE-256	If NPV Model Type Code is 2, Association Dues/Fees Before Modification is mandatory and must be filled and greater than or equal to 0 and must be numeric.	DD29 Association Dues/Fees Before Modification	Yes	Hard Stop
ADE-257	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Association Dues/Fees Before Modification (DD29) must be blank.	DD29 Association Dues/Fees Before Modification	Yes	Hard Stop
ADE-258	If NPV Model Type Code is 2, Monthly Hazard and Flood Insurance is mandatory and must be filled AND greater than or equal to 0 AND in a valid currency format.	DD111 Monthly Hazard and Flood Insurance	Yes	Hard Stop
ADE-259	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Monthly Hazard and Flood Insurance (DD111) must be blank.	DD111 Monthly Hazard and Flood Insurance	Yes	Hard Stop
ADE-260	If NPV Model Type Code is 2, Monthly Real Estate Taxes is mandatory and must be filled AND must be greater than or equal to 0 AND must be numeric.	DD114 Monthly Real Estate Taxes	Yes	Hard Stop
ADE-261	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Monthly Real Estate Taxes (DD114) must be blank.	DD114 Monthly Real Estate Taxes	Yes	Hard Stop
ADE-262	If NPV Model Type Code (DD122) is 2, Mortgage Insurance Coverage Percent (DD102) is mandatory and must be filled AND must be greater than or equal to 0 and less than or equal to 100 AND must be numeric	DD102 Mortgage Insurance Coverage Percent	Yes	Hard Stop
ADE-263	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Mortgage Insurance Coverage Percent (DD102) must be blank.	DD102 Mortgage Insurance Coverage Percent	Yes	Hard Stop
ADE-264	If NPV Model Type Code (DD122) is 2, Discount Rate Risk Premium (DD66) is mandatory and must be filled AND must be greater than or equal to 0 AND must be numeric.	DD66 Discount Rate Risk Premium	Yes	Hard Stop
ADE-265	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Discount Rate Risk Premium (DD66) must be blank.	DD66 Discount Rate Risk Premium	Yes	Hard Stop
ADE-266	If NPV Model Type Code (DD122) is 2, Mark to Market LTV (DD96), if provided, must be greater than or equal to 0 AND must be numeric.	DD96 Mark to Market LTV	Yes	Hard Stop
ADE-267	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Code Version (DD118) must be blank.	DD118 NPV Code Version	Yes	Hard Stop
ADE-268	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Mark to Market LTV (DD96) must be blank.	DD96 Mark to Market LTV	Yes	Hard Stop
ADE-269	If NPV Model Type Code (DD122) is 2, Months Past Due (DD115) is mandatory and must be filled AND must be greater than or equal to 0 AND must be numeric.	DD115 Months Past Due	Yes	Hard Stop
ADE-270	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Months Past Due (DD115) must be blank.	DD115 Months Past Due	Yes	Hard Stop
ADE-271	If NPV Model Type Code (DD122) is 2, Borrower Total Monthly Obligations (DD45), if provided, must be greater than or equal to the sum of (Association Dues/Fees Before Modification (DD29), Monthly Hazard and Flood Insurance (DD111), Monthly Real Estate Taxes (DD114), and Principal & Interest Payment Before Modification (DD135)) AND must be numeric.	DD29 Association Dues/Fees Before Modification DD45 Borrower Total Monthly Obligations DD111 Monthly Hazard and Flood Insurance DD114 Monthly Real Estate Taxes DD135 Principal and Interest Payment Before Modification	Yes	Hard Stop
ADE-272	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Borrower Total Monthly Obligations (DD45) must be blank.	DD45 Borrower Total Monthly Obligations	Yes	Hard Stop
ADE-273	If NPV Model Type Code (DD122) is 2, Imminent Default Flag (DD79) is mandatory and must be filled AND must be true or false.	DD79 Imminent Default Flag	Yes	Hard Stop
ADE-274	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Imminent Default Flag (DD79) must be blank.	DD79 Imminent Default Flag	Yes	Hard Stop
ADE-275	If NPV Model Type Code (DD122) is 2, Estimated Default Rate (without mod) (DD70) is mandatory and must be filled AND must be greater than or equal to 0 AND less than or equal to 100.	DD70 Estimated Default Rate	Yes	Hard Stop
ADE-276	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Estimated Default Rate (DD70) must be blank.	DD70 Estimated Default Rate	Yes	Hard Stop
ADE-277	If NPV Model Type Code (DD122) is 2, Re-default Rate (with mod) (DD163) is mandatory and must be filled AND must be greater than or equal to 0 AND less than or equal to 100 AND must be numeric.	DD163 Re-default Rate	Yes	Hard Stop
ADE-278	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Re-default Rate (DD163) must be blank.	DD163 Re-default Rate	Yes	Hard Stop
ADE-279	If NPV Model Type Code (DD122) is 2, Modification Fees (DD106) is mandatory and must be filled AND must be greater than or equal to 0 AND must be numeric.	DD106 Modification Fees	Yes	Hard Stop
ADE-280	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Modification Fees (DD106) must be blank.	DD106 Modification Fees	Yes	Hard Stop
ADE-281	If NPV Model Type Code (DD122) is 2, Mortgage Insurance Partial Claim Amount (DD103) is mandatory and must be filled AND must be greater than or equal to 0 AND must be numeric.	DD103 Mortgage Insurance Partial Claim Amount	Yes	Hard Stop
ADE-282	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Mortgage Insurance Partial Claim Amount (DD103) must be blank.	DD103 Mortgage Insurance Partial Claim Amount	Yes	Hard Stop
ADE-283	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and ((Investor Code is 1 or 2) OR (Investor is 3 or 4 and Principal Reduction Alternative (PRA) NPV Test Result (DD572) is not provided)), then NPV Test Result (DD123) must be 1 (Positive) or 2 (Negative).	DD123 NPV Test Result DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-284	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Test Result (DD123) must be blank.	DD123 NPV Test Result	Yes	Hard Stop
ADE-285	If NPV Model Type Code is 2, NPV Code Version is mandatory and must be filled AND must be numeric.	DD118 NPV Code Version	Yes	Hard Stop
ADE-286	If Investor Code (DD9) is 2, GSE Loan Number (DD5), if provided, must be 9 digits and numeric OR 12 characters.	DD5 GSE Loan Number	Yes	Hard Stop
ADE-287	If Investor Code (DD9) is 1, GSE Loan Number (DD5), if provided, must be 10 digits and numeric.	DD5 GSE Loan Number	Yes	Hard Stop
ADE-288	If Additional Data Reporting Type Code (DD967) is 1 or 3, Investor Code (DD9) must be 1, 2, 3, 4, or 8.	DD9 Investor Code	Yes	Hard Stop
ADE-290	If NPV Model Type Code is 2 and Investor Code is Fannie Mae or Freddie Mac, GSE Loan Number is mandatory and must be filled.	DD5 GSE Loan Number	Yes	Hard Stop
ADE-291	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, GSE Loan Number (DD5) must be blank.	DD5 GSE Loan Number	Yes	Hard Stop
ADE-292	If NPV Model Type Code (DD122) is 2, Product Before Modification (DD142) is mandatory and must be filled AND must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 or 17.	DD142 Product Before Modification	Yes	Hard Stop
ADE-293	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Product Before Modification (DD142) must be blank.	DD142 Product Before Modification	Yes	Hard Stop
ADE-294	Property Number of Units is mandatory and must be filled AND must be 1, 2, 3 or 4.	DD148 Property Number of Units	Yes	Hard Stop



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ADE-295	If NPV Model Type Code (DD122) is 2, Remaining Term (DD164) is mandatory and must be filled AND must be greater than 0 AND must be numeric.	DD164 Remaining Term	Yes	Hard Stop
ADE-296	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Remaining Term (DD164) must be blank.	DD164 Remaining Term	Yes	Hard Stop
ADE-297	If NPV Model Type Code (DD122) is 2, Unpaid Principal Balance Before Modification (DD225) is mandatory and must be filled AND must be greater than 0.	DD225 Unpaid Principal Balance Before Modification	Yes	Hard Stop
ADE-298	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Unpaid Principal Balance Before Modification (DD225) must be blank.	DD225 Unpaid Principal Balance Before Modification	Yes	Hard Stop
ADE-299	If NPV Model Type Code (DD122) is 2, Interest Rate Before Modification (DD85) must be greater than 0.	DD85 Interest Rate Before Modification	Yes	Hard Stop
ADE-300	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Interest Rate Before Modification (DD85) must be blank.	DD85 Interest Rate Before Modification	Yes	Hard Stop
ADE-301	If NPV Model Type Code is 2, Principal and Interest Payment Before Modification is mandatory and must be filled AND must be greater than 0.	DD135 Principal and Interest Payment Before Modification	Yes	Hard Stop
ADE-302	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal and Interest Payment Before Modification (DD135) must be blank.	DD135 Principal and Interest Payment Before Modification	Yes	Hard Stop
ADE-303	Property Street Address is mandatory and must be filled.	DD152 Property Street Address	Yes	Hard Stop
ADE-304	Property Zip Code is mandatory and must be filled AND must be 5 or 9 digits AND must be numeric.	DD161 Property Zip Code	Yes	Hard Stop
ADE-305	Property State is mandatory and must be filled AND must be in the enumeration set.	DD151 Property State	Yes	Hard Stop
ADE-306	If NPV Model Type Code(DD122) is 2, Property Valuation As is Value (DD157) is mandatory and must be filled AND must be greater than or equal to 10 AND must be numeric.	DD157 Property Valuation As is Value	Yes	Hard Stop
ADE-307	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Property Valuation As is Value (DD157) must be blank.	DD157 Property Valuation As is Value	Yes	Hard Stop
ADE-308	If NPV Model Type Code (DD122) is 2, Monthly Gross Income (DD110) is mandatory and must be filled AND must be greater than 0 AND must be numeric.	DD110 Monthly Gross Income	Yes	Hard Stop
ADE-309	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Monthly Gross Income (DD110) must be blank.	DD110 Monthly Gross Income	Yes	Hard Stop
ADE-310	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Unpaid Principal Balance After Modification (DD222) must be greater than 0.	DD123 NPV Test Result DD222 Unpaid Principal Balance After Modification DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-311	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Unpaid Principal Balance After Modification (DD222) must be blank.	DD222 Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-312	If NPV Model Type Code (DD122) is 2, Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is not provided, Investor Code (DD9) is (1) Fannie or (2) Freddie, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Interest Rate After Modification (DD83) must be greater than or equal to 2.	DD83 Interest Rate After Modification DD123 NPV Test Result	Yes	Hard Stop
ADE-313	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Interest Rate After Modification (DD83) must be blank.	DD83 Interest Rate After Modification	Yes	Hard Stop
ADE-314	If NPV Model Type Code(DD122) is 2, PMMS Rate(DD131) is mandatory and must be filled AND must be greater than or equal to 0.	DD131 PMMS Rate	Yes	Hard Stop
ADE-315	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, PMMS Rate (DD131) must be blank.	DD131 PMMS Rate	Yes	Hard Stop
ADE-316	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Amortization Term After Modification (DD24) must be provided AND must be greater than or equal to 1 AND must be numeric.	DD24 Amortization Term After Modification DD123 NPV Test Result DD957 Occupancy Eligibility Type Code	Yes	Warning
ADE-317	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Amortization Term After Modification (DD24) must be blank.	DD24 Amortization Term After Modification	Yes	Hard Stop
ADE-318	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Principal and Interest Payment After Modification (DD132) must be greater than 0.	DD123 NPV Test Result DD132 Principal and Interest Payment After Modification DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-319	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal and Interest Payment After Modification (DD132) must be blank.	DD132 Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-320	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Principal Forbearance Amount (DD136) must be provided and must be greater than or equal to 0.	DD123 NPV Test Result DD136 Principal Forbearance Amount DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-321	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal Forbearance Amount (DD136) must be blank.	DD136 Principal Forbearance Amount	Yes	Hard Stop
ADE-322	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Principal Write-down (Forgiveness) (DD139) must be provided and must be greater than or equal to 0.	DD123 NPV Test Result DD139 Principal Write-down (Forgiveness) DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-323	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal Write-down (Forgiveness) (DD139) must be blank.	DD139 Principal Write-down (Forgiveness)	Yes	Hard Stop
ADE-324	If NPV Model Type Code (DD122) is 2, Property Valuation Type Code (DD160) is mandatory and must be filled AND must be 1, 2 or 3.	DD160 Property Valuation Type Code	Yes	Hard Stop
ADE-325	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Property Valuation Type Code (DD160) must be blank.	DD160 Property Valuation Type Code	Yes	Hard Stop
ADE-326	If NPV Model Type Code (DD122) is 2, NPV Date(DD119) is mandatory and must be filled AND greater than or equal to 2009/04/15	DD119 NPV Date	Yes	Hard Stop
ADE-329	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Date (DD119) must be blank.	DD119 NPV Date	Yes	Hard Stop
ADE-330	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then NPV Model Result Amount Pre Mod (DD121) must be provided.	DD121 NPV Model Result Amount Pre-mod DD123 NPV Test Result DD957 Occupancy Eligibility Type Code	Yes	Warning
ADE-331	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Model Result Amount Pre Mod (DD121) must be blank.	DD121 NPV Model Result Amount Pre-mod	Yes	Hard Stop
ADE-332	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then NPV Model Result Amount Post-mod (DD120) must be provided.	DD120 NPV Model Result Amount Post-mod DD123 NPV Test Result DD957 Occupancy Eligibility Type Code	Yes	Warning
ADE-333	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Model Result Amount Post-mod (DD120) must be blank.	DD120 NPV Model Result Amount Post-mod	Yes	Hard Stop
ADE-334	Reject transaction if a loan is transferred in the HAMP system and an Additional Data Elements transaction is submitted with HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) matching the Transferor Loan	DD8 HAMP Servicer Number DD14 Servicer Loan Number	No	Hard Stop
ADE-335	Property City is mandatory and must be filled.	DD145 Property City	Yes	Hard Stop
ADE-340	HAMP Servicer Number must be for a first lien servicer.	DD8 HAMP Servicer Number	No	Hard Stop
ADE-341	Reject the ADR transaction if the associated modification is Program Type/Campaign ID (DD10) of (HMP9) FHA.	DD8 HAMP Servicer Number DD10 Program Type/Campaign ID DD14 Servicer Loan Number	No	Hard Stop
ADE-342	Property Zip Code cannot be populated with zeros in the first four digits.	DD161 Property Zip Code	Yes	Hard Stop
ADE-343	Property Zip Code (DD161) must match the Property Zip Code (DD161) on the associated modification.	DD161 Property Zip Code	No	Hard Stop
ADE-344	When there is no first lien modification and the SD09-06 is being reported for a request that is not approved or not accepted, the Property Zip Code must match to a zip code in the list of known zip codes.	DD161 Property Zip Code	No	Hard Stop



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ADE-345	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 (Private) or 4 (Portfolio) and NPV Date (DD119) on or after 10/01/2010, Principal Reduction Alternative (PRA) Amortization Term After Modification (DD562) must be provided.	DD9 Investor Code DD562 Principal Reduction Alternative (PRA) Amortization Term After Modification DD701 Post-Arrearage MTMLTV Percent DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-346	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative Amount (DD591) must be provided.	DD9 Investor Code DD119 NPV Date DD591 Principal Reduction Alternative Amount DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-348	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be provided.	DD9 Investor Code DD119 NPV Date DD568 Maximum Months Past Due in Past 12 Months DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-351	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 then Principal Reduction Alternative (PRA) Interest Rate After Modification (DD563) must be provided.	DD9 Investor Code DD563 Principal Reduction Alternative (PRA) Interest Rate After Modification DD563 Principal Reduction Alternative (PRA) Interest Rate After Modification DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-353	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564) must be provided.	DD9 Investor Code DD564 Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-355	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV date (DD119) on or after 10/01/2010, Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification (DD567) must be provided.	DD9 Investor Code DD567 Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-358	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be provided.	DD9 Investor Code DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-361	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be provided.	DD9 Investor Code DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-366	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83), if exists, must be less than or equal to 25%.	DD83 Interest Rate After Modification DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-367	Borrower Social Security Number (DD43) should not have the same value in all 9 digits	DD43 Borrower Social Security Number	Yes	Hard Stop
ADE-368	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
ADE-369	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
ADE-370	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
ADE-372	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) must be provided.	DD9 Investor Code DD565 Principal Reduction Alternative (PRA) Principal Forbearance Amount DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-374	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) must be provided.	DD9 Investor Code DD566 Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-379	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and NPV Date (DD119) is on or after 10/01/2010 Principal Reduction Alternative (PRA) NPV Test Result (DD572) must be positive (1) or negative (2).	DD572 Principal Reduction Alternative (PRA) NPV Test Result DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-384	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83), if exists, must be greater than or equal to 0.	DD83 Interest Rate After Modification DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-387	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24), if exists, must be less than or equal to the greater of (480 or Remaining Term (DD164)).	DD24 Amortization Term After Modification DD164 Remaining Term DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-389	If NPV Model Type Code (DD122) is 2, Borrower Total Monthly Obligations (DD45), if provided, must be less than or equal to 9999999999999999.99.	DD45 Borrower Total Monthly Obligations	Yes	Hard Stop
ADE-390	If NPV Model Type (DD122) is 2, Data Collection Date (DD61), must be less than or equal to the NPV Date.	DD61 Data Collection Date	Yes	Hard Stop
ADE-391	If NPV Model Code (DD122) is 2, Discount Rate Risk Premium (DD66) must be less than or equal to 2.5	DD66 Discount Rate Risk Premium	Yes	Hard Stop
ADE-393	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Post-mod (DD120), if exists, must be greater than or equal to (0 -(UPB After Modification * 0.15) - ((Monthly Hazard and Flood Insurance + Monthly Real Estate Taxes) * 46)).	DD120 NPV Model Result Amount Post-mod DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-394	If NPV Model Type Code (DD122) is 2, Interest Rate at Origination (DD84), if provided, must be less than or equal to 25.	DD84 Interest Rate at Origination	Yes	Hard Stop
ADE-395	If NPV Model Type Code (DD122) is 2, Interest Rate Before Modification (DD85) must less than or equal to 25.	DD85 Interest Rate Before Modification	Yes	Hard Stop
ADE-396	If NPV Model Type Code (DD122) is 2, LTV At Origination (DD95), if provided, must be less than or equal to 150.	DD95 LTV at Origination (1st Lien only)	Yes	Hard Stop
ADE-397	If NPV Model Type Code (DD122) is 2, Mark to Market LTV (DD96), if provided, must be less than or equal to 999.99999.	DD96 Mark to Market LTV	Yes	Hard Stop
ADE-398	If NPV Model Type Code (DD122) is 2 and Product Before Modification (DD142) is ARM, Next ARM Reset Rate (DD117) must be less than or equal to 25.	DD117 Next ARM Reset Rate DD142 Product Before Modification	Yes	Hard Stop



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ADE-399	If NPV Model Type Code (DD122) is 2, NPV Date(DD119) must be less than or equal to today's System Date	DD119 NPV Date	Yes	Hard Stop
ADE-400	If NPV Model Type Code (DD122) is 2, then NPV Model Result Post-mod (DD120), if exists, must be less than or equal to ((P&I Payment After Modification (DD132) * Amortization Term After Modification (DD24) + Principal Forbearance Amount (DD136))	DD120 NPV Model Result Amount Post-mod	Yes	Warning
ADE-401	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and Product Before Modification (DD142) is 2, then NPV Model Result Amount Pre-mod (DD121), if exists, must be less than or equal to Principal and Interest Payment Before Modification (DD135) * [Remaining Term (DD164) + Months Past Due (DD115)].	DD121 NPV Model Result Amount Pre-mod DD957 Occupancy Eligibility Type Code	Yes	Warning
ADE-402	If NPV Model Type Code (DD122) is 2, PMMS Rate (DD131) must be less than or equal to 25.	DD131 PMMS Rate	Yes	Hard Stop
ADE-403	If NPV Model Type Code (DD122) is 2, Property Valuation As Is (DD157) must be less than or equal to 9999999999999999.99	DD157 Property Valuation As is Value	Yes	Hard Stop
ADE-406	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Pre-mod (DD121), if exists, must be greater than or equal to (0-(UPB Before Modification (DD225) * 0.15)) - ((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) *40).	DD111 Monthly Hazard and Flood Insurance DD114 Monthly Real Estate Taxes DD121 NPV Model Result Amount Pre-mod DD225 Unpaid Principal Balance Before Modification DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-408	If NPV Model Type Code (DD122) is 2, and Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness)(DD139) must not be equal to 0.	DD9 Investor Code DD136 Principal Forbearance Amount DD139 Principal Write-down (Forgiveness)	Yes	Hard Stop
ADE-409	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139) must not be equal to 0.	DD136 Principal Forbearance Amount DD139 Principal Write-down (Forgiveness) DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-410	If Trial Fallout Reason Code (DD217) is not (14-Trial Plan Default), a corresponding modification of the same Tier cannot exist in the HAMP System in Trial Disqualified State.	DD217 Trial Fallout Reason Code	No	Hard Stop
ADE-412	If there is an associated modification in the HAMP System that is Trial Active or Official (any state), NPV Model Type Code (DD122) must not be (3) NPV model not yet executed, unless a Trial Cancel is submitted with a Trial Fallout Reason Code of (18) Submission Error Correction.	DD122 NPV Model Type Code	No	Hard Stop
ADE-413	If Trial Not Approved/Not Accepted Reason Code (DD218) is (7-Negative NPV), NPV Model Type Code (DD122) must not be (3-NPV Model not yet executed).	DD122 NPV Model Type Code DD218 Trial Not Approved/Not Accepted Reason Code	Yes	Hard Stop
ADE-415	Reject the ADR transaction if the associated modification is Program Type/Campaign ID (DD10) of (HMP12) Rural Development - HAMP.	DD8 HAMP Servicer Number DD10 Program Type/Campaign ID DD14 Servicer Loan Number	No	Hard Stop
ADE-417	If Additional Data Reporting Type Code (DD967) is 2 and NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 2, Months Past Due (DD115) must be greater than or equal to 2.	DD115 Months Past Due	Yes	Hard Stop
ADE-418	If Additional Data Reporting Type Code (DD967) is 2 or 4, Investor Code (DD9) must be 3 or 4.	DD9 Investor Code DD967 Additional Data Reporting Type Code	Yes	Hard Stop
ADE-419	If Additional Data Reporting Type Code (DD967) is 2 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 2, Imminent Default Flag (DD79) must be false.	DD79 Imminent Default Flag DD957 Occupancy Eligibility Type Code DD967 Additional Data Reporting Type Code	Yes	Hard Stop
ADE-420	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Occupancy Eligibility Type Code (DD957) must be blank.	DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-421	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Capitalized UPB Amount (DD955) must be blank.	DD955 NPV Capitalized UPB Amount	Yes	Hard Stop
ADE-422	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 or 2, NPV Capitalized UPB Amount (DD955) must equal Unpaid Principal Balance After Modification (DD222) + Principal Forbearance Amount (DD136) + Principal Write-down (Forgiveness) (DD139).	DD136 Principal Forbearance Amount DD139 Principal Write-down (Forgiveness) DD222 Unpaid Principal Balance After Modification DD955 NPV Capitalized UPB Amount	Yes	Hard Stop
ADE-423	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Investor Override Indicator (DD959) must be blank.	DD959 Tier 2 Investor Override Indicator	Yes	Hard Stop
ADE-424	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Override Interest Rate (DD960) must be blank.	DD960 Tier 2 Override Interest Rate	Yes	Hard Stop
ADE-425	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Override Amortization Term (DD961) must be blank.	DD961 Tier 2 Override Amortization Term	Yes	Hard Stop
ADE-426	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Occupancy Eligibility Type Code (DD957) is 2, Primary Residence Total Housing Expense Amount (DD958) is mandatory and must be greater than or equal to 0.	DD957 Occupancy Eligibility Type Code DD958 Primary Residence Total Housing Expense Amount	Yes	Hard Stop
ADE-427	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Primary Residence Total Housing Expense Amount (DD958) must be blank.	DD958 Primary Residence Total Housing Expense Amount	Yes	Hard Stop
ADE-428	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Occupancy Eligibility Type Code (DD957) is 2, Monthly Gross Rental Income Amount (DD956) is mandatory AND must be greater than or equal to 0.	DD956 Monthly Gross Rental Income Amount DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-429	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Monthly Gross Rental Income Amount (DD956) must be blank.	DD956 Monthly Gross Rental Income Amount	Yes	Hard Stop
ADE-430	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Principal Forbearance Amount (DD977) must be blank.	DD977 Tier 2 Principal Forbearance Amount	Yes	Hard Stop
ADE-431	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Interest Rate After Modification (DD978) must be blank.	DD978 Tier 2 Interest Rate After Modification	Yes	Hard Stop
ADE-432	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Amortization Term After Modification (DD979) must be blank.	DD979 Tier 2 Amortization Term After Modification	Yes	Hard Stop
ADE-434	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Principal and Interest Payment After Modification (DD980) must be blank.	DD980 Tier 2 Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-435	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 NPV Model Result Amount Pre-mod (DD972) must be blank.	DD972 Tier 2 NPV Model Result Amount Pre-mod	Yes	Hard Stop
ADE-436	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 NPV Model Result Amount Post-mod (DD971) must be blank.	DD971 Tier 2 NPV Model Result Amount Post-mod	Yes	Hard Stop
ADE-437	If Tier 2 NPV Test Result (DD976) is 1 (Positive), then Tier 2 NPV Model Result Amount Post-mod (DD971) must be greater than or equal to Tier 2 NPV Model Result Amount Pre-mod (DD972).	DD971 Tier 2 NPV Model Result Amount Post-mod DD972 Tier 2 NPV Model Result Amount Pre-mod DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-438	If Tier 2 NPV Test Result (DD976) is 2 (Negative), then Tier 2 NPV Model Result Amount Post-mod (DD971) must be less than Tier 2 NPV Model Result Amount Pre-mod (DD972).	DD971 Tier 2 NPV Model Result Amount Post-mod DD972 Tier 2 NPV Model Result Amount Pre-mod DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-439	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 NPV Test Result (DD976) must be blank.	DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-441	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) must be 1, 2, 3, 4, or 5.	DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-442	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2, NPV Capitalized UPB Amount (DD955) must be populated and must be greater than or equal to Unpaid Principal Balance Before Modification (DD225).	DD225 Unpaid Principal Balance Before Modification DD955 NPV Capitalized UPB Amount	Yes	Warning



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ADE-443	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2, Tier 2 Investor Override Indicator (DD959) must be true or false.	DD959 Tier 2 Investor Override Indicator	Yes	Hard Stop
ADE-444	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is true, at least one of Tier 2 Override Interest Rate (DD960), Tier 2 Override Amortization Term (DD961), Tier 2 Override Forbearance Amount (DD962), or Tier 2 Override PRA Principal Forgiveness Amount (DD963) must be populated.	DD959 Tier 2 Investor Override Indicator DD960 Tier 2 Override Interest Rate DD961 Tier 2 Override Amortization Term DD962 Tier 2 Override Forbearance Amount DD963 Tier 2 Override PRA Principal Forgiveness Amount	Yes	Hard Stop
ADE-445	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Override Interest Rate (DD960), if provided, must be greater than 0 and less than or equal to 25.	DD959 Tier 2 Investor Override Indicator DD960 Tier 2 Override Interest Rate	Yes	Hard Stop
ADE-446	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Override Forbearance Amount (DD962) must be blank.	DD962 Tier 2 Override Forbearance Amount	Yes	Hard Stop
ADE-447	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Override Forbearance Amount (DD962), if provided, must be greater than or equal to 0 and less than or equal to NPV Capitalized UPB Amount (DD955).	DD955 NPV Capitalized UPB Amount DD959 Tier 2 Investor Override Indicator DD962 Tier 2 Override Forbearance Amount	Yes	Hard Stop
ADE-448	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Interest Rate After Modification (DD978) is mandatory and must be greater than or equal to 0.	DD976 Tier 2 NPV Test Result DD978 Tier 2 Interest Rate After Modification	Yes	Hard Stop
ADE-449	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Amortization Term After Modification (DD979) must be greater than 0.	DD976 Tier 2 NPV Test Result DD979 Tier 2 Amortization Term After Modification	Yes	Hard Stop
ADE-450	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Principal and Interest Payment After Modification (DD980) is mandatory and must be greater than or equal to 0.	DD976 Tier 2 NPV Test Result DD980 Tier 2 Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-451	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Principal and Interest Payment After Modification (DD980) must be within a plus or minus 0.5% tolerance of $[(\text{Tier 2 Interest Rate After Modification (DD978) / 100} / 12) / (1 - (1 + (\text{Tier 2 Interest Rate After Modification (DD978) / 100} / 12)^{-n}) \cdot \text{Tier 2 Amortization Term After Modification (DD979)})] \cdot \text{Tier 2 Unpaid Principal Balance After Modification (DD981)}$.	DD976 Tier 2 NPV Test Result DD978 Tier 2 Interest Rate After Modification DD979 Tier 2 Amortization Term After Modification DD980 Tier 2 Principal and Interest Payment After Modification DD981 Tier 2 Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-452	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Unpaid Principal Balance After Modification (DD981) is mandatory and must be greater than or equal to 0.	DD976 Tier 2 NPV Test Result DD981 Tier 2 Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-453	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 NPV Model Result Amount Pre-mod (DD972) must be populated.	DD972 Tier 2 NPV Model Result Amount Pre-mod DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-455	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 NPV Model Result Post-mod (DD971) must be less than or equal to $[\text{Tier 2 Principal and Interest Payment After Modification (DD980)} \cdot \text{Tier 2 Amortization Term After Modification (DD979)}] + \text{Tier 2 Principal Forbearance Amount (DD977)}$.	DD971 Tier 2 NPV Model Result Amount Post-mod DD976 Tier 2 NPV Test Result DD977 Tier 2 Principal Forbearance Amount DD979 Tier 2 Amortization Term After Modification DD980 Tier 2 Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-456	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012, Tier 2 NPV Test Result (DD976) is mandatory and must be 1, 2, 3, 4, or 5.	DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-469	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative Amortization Term After Modification (DD562) must be greater than or equal to Remaining Term.	DD562 Principal Reduction Alternative (PRA) Amortization Term After Modification	Yes	Hard Stop
ADE-470	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative Amortization Term After Modification (DD562) must be less than or equal to the greater of (480 or Remaining Term).	DD562 Principal Reduction Alternative (PRA) Amortization Term After Modification	Yes	Hard Stop
ADE-471	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) Amortization Term After Modification (DD562) must be blank.	DD562 Principal Reduction Alternative (PRA) Amortization Term After Modification	Yes	Hard Stop
ADE-472	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Amortization Term After Modification (DD984) must be greater than 0.	DD9 Investor Code DD119 NPV Date DD975 Tier 2 PRA NPV Test Result DD984 Tier 2 PRA Amortization Term After Modification	Yes	Hard Stop
ADE-473	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Amortization Term (DD961) is not provided, Tier 2 PRA Amortization Term After Modification (DD984) must be greater than 0 and less than or equal to (the maximum of Remaining Term or 480).	DD119 NPV Date DD961 Tier 2 Override Amortization Term DD975 Tier 2 PRA NPV Test Result DD984 Tier 2 PRA Amortization Term After Modification	Yes	Hard Stop
ADE-474	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Amortization Term (DD961) is provided, Tier 2 PRA Amortization Term After Modification (DD984) must equal Tier 2 Override Amortization Term (DD961).	DD119 NPV Date DD961 Tier 2 Override Amortization Term DD975 Tier 2 PRA NPV Test Result DD984 Tier 2 PRA Amortization Term After Modification	Yes	Hard Stop
ADE-475	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Principal Reduction Alternative (PRA) Amortization Term After Modification (DD984) must be blank.	DD984 Tier 2 PRA Amortization Term After Modification	Yes	Hard Stop
ADE-476	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) Amount (DD591) must be blank.	DD591 Principal Reduction Alternative Amount	Yes	Hard Stop
ADE-477	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and NPV Date is on or after 10/01/2010 and Investor Code (DD9) is 3 or 4, Principal Reduction Alternative Amount (DD591) must be greater than 0 and less than NPV Capitalized UPB Amount (DD955) if provided.	DD591 Principal Reduction Alternative Amount DD955 NPV Capitalized UPB Amount	Yes	Hard Stop



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ADE-478	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be blank.	DD568 Maximum Months Past Due in Past 12 Months	Yes	Hard Stop
ADE-479	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative Interest Rate After Modification (DD563) must be blank.	DD563 Principal Reduction Alternative (PRA) Interest Rate After Modification	Yes	Hard Stop
ADE-480	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Interest Rate After Modification (DD563) must be greater than or equal to 0 and less than or equal to 25.	DD563 Principal Reduction Alternative (PRA) Interest Rate After Modification DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-481	If NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and NPV Date (DD119) is on or after 06/01/2012 and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Interest Rate after Modification (DD983) must be populated.	DD119 NPV Date DD975 Tier 2 PRA NPV Test Result DD983 Tier 2 PRA Interest Rate After Modification	Yes	Hard Stop
ADE-482	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and Calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to Tier 2 Override Interest Rate (DD960).	DD9 Investor Code DD119 NPV Date DD960 Tier 2 Override Interest Rate DD983 Tier 2 PRA Interest Rate After Modification	Yes	Hard Stop
ADE-483	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Occupancy Eligibility Type Code (DD957) is 1, 3 or 4 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Tier 2 Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).	DD119 NPV Date DD960 Tier 2 Override Interest Rate DD975 Tier 2 PRA NPV Test Result DD983 Tier 2 PRA Interest Rate After Modification	No	Hard Stop
ADE-484	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Occupancy Eligibility Type Code (DD957) is 2 and calculated MTMLTV percent is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Tier 2 Non-Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).	DD119 NPV Date DD957 Occupancy Eligibility Type Code DD960 Tier 2 Override Interest Rate DD975 Tier 2 PRA NPV Test Result DD983 Tier 2 PRA Interest Rate After Modification	No	Hard Stop
ADE-485	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Interest Rate After Modification (DD983) must be blank.	DD983 Tier 2 PRA Interest Rate After Modification	Yes	Hard Stop
ADE-486	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, then Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564) must be blank.	DD564 Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-487	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Principal and Interest Payment After Modification (DD985) must be populated.	DD9 Investor Code DD985 Tier 2 PRA Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-488	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Principal and Interest Payment After Modification (DD985) must equal $[(\text{Tier 2 PRA Interest Rate After Mod}/100)/12]/[1-(1+(\text{Tier 2 PRA Interest Rate After Mod}/100)/12)^{-n}]$ - Tier 2 PRA Amortization Term After Mod]] * Tier 2 PRA UPB After Mod within plus or minus 0.5% tolerance of the calculated value.	DD983 Tier 2 PRA Interest Rate After Modification DD984 Tier 2 PRA Amortization Term After Modification DD985 Tier 2 PRA Principal and Interest Payment After Modification DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-489	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Principal and Interest Payment After Modification (DD985) must be blank.	DD985 Tier 2 PRA Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-490	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative Unpaid Principal Balance After Modification (DD567) must be blank.	DD567 Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-491	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and NPV Date (DD119) is on or after 10/01/2010 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4, Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification (DD567) + Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) + Principal Reduction Alternative (PRA) Principal Write-down (DD566) must be greater than or equal to Unpaid Principal Balance before Modification (DD225).	DD225 Unpaid Principal Balance Before Modification DD565 Principal Reduction Alternative (PRA) Principal Forbearance Amount DD566 Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) DD567 Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-492	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Unpaid Principal Balance After Modification (DD986) must be populated.	DD9 Investor Code DD975 Tier 2 PRA NPV Test Result DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-493	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Unpaid Principal Balance After Modification (DD986) must be blank.	DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-495	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Principal Forbearance Amount (DD977) must be equal to Tier 2 Override Forbearance Amount (DD962), if provided.	DD959 Tier 2 Investor Override Indicator DD962 Tier 2 Override Forbearance Amount DD976 Tier 2 NPV Test Result DD977 Tier 2 Principal Forbearance Amount	Yes	Hard Stop
ADE-496	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and before 1/1/2016, calculated MTMLTV Percent is greater than 115% and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Forbearance Amount (DD962) is not provided, Tier 2 Principal Forbearance Amount (DD977) must be greater than or equal to 0, and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 Unpaid Principal Balance After Modification (DD981) to 115% of the Property Valuation As Is Value (DD157). (This calculation shall be floored at 0) Note: This edit will use the standard 115.00001% threshold.	DD157 Property Valuation As is Value DD955 NPV Capitalized UPB Amount DD976 Tier 2 NPV Test Result DD977 Tier 2 Principal Forbearance Amount DD981 Tier 2 Unpaid Principal Balance After Modification	Yes	Hard Stop



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ADE-497	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2, and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Interest Rate After Modification (DD978) must be equal to Tier 2 Override Interest Rate (DD960), if provided.	DD959 Tier 2 Investor Override Indicator DD960 Tier 2 Override Interest Rate DD976 Tier 2 NPV Test Result DD978 Tier 2 Interest Rate After Modification	Yes	Hard Stop
ADE-498	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 1, 3 or 4 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 Interest Rate After Modification (DD978) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Tier2 Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).	DD957 Occupancy Eligibility Type Code DD960 Tier 2 Override Interest Rate DD976 Tier 2 NPV Test Result DD978 Tier 2 Interest Rate After Modification	No	Hard Stop
ADE-499	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 Interest Rate After Modification (DD978) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Tier2 Non-Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).	DD119 NPV Date DD957 Occupancy Eligibility Type Code DD960 Tier 2 Override Interest Rate DD976 Tier 2 NPV Test Result DD978 Tier 2 Interest Rate After Modification	No	Hard Stop
ADE-500	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Override Amortization Term (DD961), if provided, must be greater than or equal to Remaining Term (DD164) and less than or equal to 600.	DD164 Remaining Term DD959 Tier 2 Investor Override Indicator DD961 Tier 2 Override Amortization Term	Yes	Hard Stop
ADE-501	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 6/1/2012 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Amortization Term After Modification (DD979) must be equal to Tier 2 Override Amortization Term (DD961), if provided.	DD164 Remaining Term DD959 Tier 2 Investor Override Indicator DD961 Tier 2 Override Amortization Term DD976 Tier 2 NPV Test Result DD979 Tier 2 Amortization Term After Modification	Yes	Hard Stop
ADE-502	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Amortization Term (DD961) is not provided, Tier 2 Amortization Term After Modification (DD979) must be equal to the maximum of Remaining Term (DD164) or 480.	DD164 Remaining Term DD961 Tier 2 Override Amortization Term DD976 Tier 2 NPV Test Result DD979 Tier 2 Amortization Term After Modification	Yes	Hard Stop
ADE-506	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be blank.	DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod	Yes	Hard Stop
ADE-508	If NPV Model Type Code is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, Post-Arrearage MTMLTV Percent (DD701) is greater than 115%, NPV Date (DD119) is on or after 10/01/2010 and Investor Code (DD9) is 3 or 4; then Principal Reduction Alternative (PRA) NPV Model Result Amount Post-Mod (DD570) must not be equal to NPV Model Result Amount Post-Mod (DD120), if exists.	DD120 NPV Model Result Amount Post-mod DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod	Yes	Warning
ADE-509	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-Mod (DD570) must be greater than or equal to (0-(PRA UPB After Modification (DD567) * 0.15) - ((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 46)).	DD111 Monthly Hazard and Flood Insurance DD114 Monthly Real Estate Taxes DD567 Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-510	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-Mod (DD570) must be less than or equal to [(PRA P&I Payment After Modification (DD564) * PRA Amortization Term After Modification (DD562)] + PRA Principal Forbearance Amount (DD565).	DD562 Principal Reduction Alternative (PRA) Amortization Term After Modification DD564 Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification DD565 Principal Reduction Alternative (PRA) Principal Forbearance Amount DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod	Yes	Warning
ADE-511	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Post Mod (DD973) must be populated.	DD973 Tier 2 PRA NPV Model Result Amount Post-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-512	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA NPV Model Result Amount Post Mod (DD973) must be blank.	DD973 Tier 2 PRA NPV Model Result Amount Post-mod	Yes	Hard Stop
ADE-513	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code is 3 or 4, Tier 2 PRA NPV Model Result Amount Post Mod (DD973) must not equal Tier 2 NPV Model Result Amount Post Mod (DD971), if exists.	DD971 Tier 2 NPV Model Result Amount Post-mod DD973 Tier 2 PRA NPV Model Result Amount Post-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-514	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type (DD122) Code is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Post-mod (DD973) is mandatory and must be filled and must be greater than or equal to (0 - (Tier 2 PRA UPB After Modification (DD986) * 0.15) - ((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 46)).	DD111 Monthly Hazard and Flood Insurance DD114 Monthly Real Estate Taxes DD973 Tier 2 PRA NPV Model Result Amount Post-mod DD975 Tier 2 PRA NPV Test Result DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-515	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Model Result Amount Post-mod (DD973) must be less than or equal to (Tier 2 PRA P&I Payment After Modification (DD985) * Tier 2 PRA Amortization Term After Modification (DD984)).	DD9 Investor Code DD973 Tier 2 PRA NPV Model Result Amount Post-mod DD984 Tier 2 PRA Amortization Term After Modification DD985 Tier 2 PRA Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-516	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be blank.	DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod	Yes	Hard Stop



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ADE-517	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be greater than or equal to (0-UPB Before Modification * 0.15) - ((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 40).	DD111 Monthly Hazard and Flood Insurance DD114 Monthly Real Estate Taxes DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-518	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 and Product Before Modification is 2, PRA NPV Model Result Amount Pre-mod (DD571) must be less than or equal to (Principal and Interest Payment Before Modification (DD135) * (Remaining Term (DD164) + Months Past Due (DD115))).	DD115 Months Past Due DD135 Principal and Interest Payment Before Modification	Yes	Warning
ADE-519	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 and Product Before Modification (DD142) is not 2, PRA NPV Model Result Amount Pre-mod (DD571) must be less than or equal to [(Principal & Interest Payment Before Modification (DD135) * Months Past Due (DD115))] + UPB Before Modification (DD225).	DD135 Principal and Interest Payment Before Modification DD225 Unpaid Principal Balance Before Modification DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-520	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-Mod (DD571) must equal NPV Model Result Amount Pre-Mod (DD121), if exists.	DD121 NPV Model Result Amount Pre-mod DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-521	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2, and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must be populated.	DD9 Investor Code DD974 Tier 2 PRA NPV Model Result Amount Pre-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-523	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must not equal Tier 2 PRA NPV Model Result Amount Post Mod (DD973).	DD9 Investor Code DD973 Tier 2 PRA NPV Model Result Amount Post-mod DD974 Tier 2 PRA NPV Model Result Amount Pre-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-524	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must equal Tier 2 NPV Model Result Amount Pre-Mod (DD972), if exists.	DD9 Investor Code DD972 Tier 2 NPV Model Result Amount Pre-mod DD974 Tier 2 PRA NPV Model Result Amount Pre-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-525	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Product Before Modification is 2, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) must be less than or equal to (Principal & Interest Payment Before Modification (DD135) * (Remaining Term (DD164) + Months Past Due (DD115))).	DD9 Investor Code DD115 Months Past Due	Yes	Warning
ADE-526	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Product Before Modification is not 2, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) must be less than or equal to (Principal and Interest Payment Before Modification (DD135) * Months Past Due (DD115)) + Unpaid Principal Balance Before Modification (DD225).	DD9 Investor Code DD115 Months Past Due	Yes	Hard Stop
ADE-527	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) is mandatory and must be filled AND must be greater than or equal to (0 - (UPB Before Modification (DD225) * 0.15)) - ((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 40).	DD9 Investor Code DD111 Monthly Hazard and Flood Insurance DD114 Monthly Real Estate Taxes DD225 Unpaid Principal Balance Before Modification DD974 Tier 2 PRA NPV Model Result Amount Pre-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-528	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Model Result Amount Pre-Mod (DD974) must be blank.	DD974 Tier 2 PRA NPV Model Result Amount Pre-mod	Yes	Hard Stop
ADE-529	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, PRA NPV Test Result (DD572) must be blank.	DD572 Principal Reduction Alternative (PRA) NPV Test Result	Yes	Hard Stop
ADE-530	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 and Principal Reduction Alternative (PRA) NPV Test Result (DD572) is 1 (Positive), Principal Reduction Alternative NPV Model Result Amount Post-Mod (DD570) must be greater than or equal to Principal Reduction Alternative NPV Model Result Amount Pre Mod (DD571).	DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod DD572 Principal Reduction Alternative (PRA) NPV Test Result DD701 Post-Arrearage MTMLTV Percent DD957 Occupancy Eligibility Type Code	Yes	Hard Stop



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ADE-531	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) greater than or equal to 10/01/2010 and Principal Reduction Alternative (PRA) NPV Test Result (DD572) is 2 (Negative), then Principal Reduction Alternative NPV Model Result Amount Post-mod (DD570) must be less than Principal Reduction Alternative NPV Model Result Amount Pre-Mod (DD571).	DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod DD572 Principal Reduction Alternative (PRA) NPV Test Result DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-532	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Test Result (DD975) must be populated and must be (1) Positive, (2) Negative, (3) Ineligible DTI, (4) Ineligible Payment, or (5) Ineligible DTI & Payment.	DD9 Investor Code DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-533	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 (Positive), then Tier 2 PRA NPV Model Result Amount Post-mod (DD973) must be greater than or equal to Tier 2 PRA NPV Model Result Amount Pre-mod (DD974).	DD9 Investor Code DD973 Tier 2 PRA NPV Model Result Amount Post-mod DD974 Tier 2 PRA NPV Model Result Amount Pre-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-534	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 2 (Negative), then Tier 2 PRA NPV Model Result Amount Post-Mod (DD973) must be less than Tier 2 PRA NPV Model Result Amount Pre-mod (DD974).	DD973 Tier 2 PRA NPV Model Result Amount Post-mod DD974 Tier 2 PRA NPV Model Result Amount Pre-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-538	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA NPV Test Result (DD975) must be blank.	DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-539	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, then Principal Reduction Alternative (PRA) Forbearance Amount (DD565) must be greater than or equal to 0 and less than or equal to NPV Capitalized UPB Amount (DD955), if provided.	DD565 Principal Reduction Alternative (PRA) Principal Forbearance Amount DD701 Post-Arrearage MTMLTV Percent DD955 NPV Capitalized UPB Amount	Yes	Hard Stop
ADE-540	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal Reduction Alternative Principal Forbearance (DD565) Amount must be blank.	DD565 Principal Reduction Alternative (PRA) Principal Forbearance Amount	Yes	Hard Stop
ADE-541	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) must be greater than 0 and less than or equal to NPV Capitalized UPB Amount (DD955), if provided.	DD566 Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) DD701 Post-Arrearage MTMLTV Percent DD955 NPV Capitalized UPB Amount	Yes	Hard Stop
ADE-542	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) must be blank.	DD566 Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness)	Yes	Hard Stop
ADE-543	If NPV Date (DD119) is on or after 06/01/2012 and before 1/1/2016 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV Percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override PRA Principal Forgiveness Amount (DD963) is not provided, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be greater than 0 and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 PRA Unpaid Principal Balance After Modification (DD986) to 115% of the Property Valuation As Is Value (DD157). Note: This edit will use the standard 115.00001% threshold.	DD9 Investor Code DD157 Property Valuation As is Value DD955 NPV Capitalized UPB Amount DD963 Tier 2 Override PRA Principal Forgiveness Amount DD975 Tier 2 PRA NPV Test Result DD982 Tier 2 PRA Principal Write-down (Forgiveness) DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-544	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override PRA Principal Forgiveness Amount (DD963) is provided, then Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be equal to Tier 2 Override PRA Principal Forgiveness Amount (DD963).	DD9 Investor Code DD963 Tier 2 Override PRA Principal Forgiveness Amount DD975 Tier 2 PRA NPV Test Result DD982 Tier 2 PRA Principal Write-down (Forgiveness)	Yes	Hard Stop
ADE-545	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) Amount must be blank.	DD982 Tier 2 PRA Principal Write-down (Forgiveness)	Yes	Hard Stop
ADE-546	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 Override PRA Principal Forgiveness Amount (DD963) if provided must be greater than or equal to 0 and less than or equal to the NPV Capitalized UPB Amount (DD955).	DD9 Investor Code DD955 NPV Capitalized UPB Amount DD963 Tier 2 Override PRA Principal Forgiveness Amount DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-547	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Override PRA Principal Forgiveness Amount (DD963) must be blank.	DD963 Tier 2 Override PRA Principal Forgiveness Amount	Yes	Hard Stop
ADE-548	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, NPV Capitalized UPB Amount (DD955), if provided, must equal Principal Reduction Alternative (PRA) UPB After Mod (DD567) + Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) + Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566).	DD565 Principal Reduction Alternative (PRA) Principal Forbearance Amount DD566 Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) DD567 Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification DD701 Post-Arrearage MTMLTV Percent DD955 NPV Capitalized UPB Amount	Yes	Hard Stop
ADE-549	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, NPV Capitalized UPB Amount (DD955) must equal Tier 2 PRA Unpaid Principal Balance After Modification (DD986) + Tier 2 PRA Principal Write-down (Forgiveness) (DD982).	DD9 Investor Code DD955 NPV Capitalized UPB Amount DD975 Tier 2 PRA NPV Test Result DD982 Tier 2 PRA Principal Write-down (Forgiveness) DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop



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ADE-550	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564) must equal [(PRA Interest Rate After Mod/100)/12]/[1-(1+(PRA Interest Rate After Mod/100)/12)^- PRA Amortization Term After Mod] * PRA Unpaid Principal Balance After Modification (DD562) within plus or minus 0.5% tolerance of the calculated value.	DD562 Principal Reduction Alternative (PRA) Amortization Term After Modification DD564 Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-551	If Additional Data Reporting Type Code (DD967) is 2, Modification Evaluation Date (DD970) must be on or after 6/1/2012.	DD967 Additional Data Reporting Type Code DD970 Modification Evaluation Date	Yes	Hard Stop
ADE-552	Additional Data Reporting Type Code (DD967) is mandatory and must be 1, 2, 3 or 4.	DD967 Additional Data Reporting Type Code	Yes	Hard Stop
ADE-553	If Investor Code is (1) Fannie Mae or (2) Freddie Mac, Modification Evaluation Date (DD970) is mandatory and must be a valid date on or after 3/4/2009 and on or before 9/30/2017.	DD970 Modification Evaluation Date	No	Hard Stop
ADE-554	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is false, then Tier 2 Override Interest Rate (DD960), Tier 2 Override Amortization Term (DD961), Tier 2 Override Forbearance Amount (DD962), and Tier 2 Override PRA Principal Forgiveness Amount (DD963) must not be populated.	DD959 Tier 2 Investor Override Indicator DD960 Tier 2 Override Interest Rate DD961 Tier 2 Override Amortization Term DD962 Tier 2 Override Forbearance Amount DD963 Tier 2 Override PRA Principal Forgiveness Amount	Yes	Hard Stop
ADE-555	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Product Before Modification (DD142) is (2-Fixed Rate), Tier 2 NPV Model Result Amount Pre-mod (DD972) must be less than or equal to Principal and Interest Payment Before Modification (DD135) * (Remaining Term (DD164) + Months Past Due (DD115)).	DD115 Months Past Due DD135 Principal and Interest Payment Before Modification DD142 Product Before Modification	Yes	Warning
ADE-556	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Product Before Modification (DD142) is not (2-Fixed Rate), Tier 2 NPV Model Result Amount Pre-mod (DD972) must be less than or equal to [Principal and Interest Payment Before Modification (DD135) * Months Past Due (DD115)] + Unpaid Principal Balance Before Modification (DD225).	DD115 Months Past Due DD135 Principal and Interest Payment Before Modification	Yes	Hard Stop
ADE-557	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 NPV Model Result Amount Pre-mod (DD972) is mandatory and must be greater than or equal to 0 - (Unpaid Principal Balance Before Modification (DD225) * 0.15) - [(Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 40].	DD111 Monthly Hazard and Flood Insurance DD114 Monthly Real Estate Taxes DD225 Unpaid Principal Balance Before Modification DD972 Tier 2 NPV Model Result Amount Pre-mod DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-558	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 NPV Model Result Amount Post-mod (DD971) is mandatory and must be greater than or equal to 0 - (Tier 2 Unpaid Principal Balance After Modification (DD981) * 0.15) - [(Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 46].	DD111 Monthly Hazard and Flood Insurance DD114 Monthly Real Estate Taxes DD971 Tier 2 NPV Model Result Amount Post-mod DD976 Tier 2 NPV Test Result DD981 Tier 2 Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-559	If NPV Date (DD119) is before 6/1/2012, Tier 2 Amortization Term After Modification (DD979) must be blank.	DD979 Tier 2 Amortization Term After Modification	Yes	Hard Stop
ADE-562	If NPV Date (DD119) is before 6/1/2012, Tier 2 Interest Rate After Modification (DD978) must be blank.	DD978 Tier 2 Interest Rate After Modification	Yes	Hard Stop
ADE-563	If NPV Date (DD119) is before 6/1/2012, Tier 2 Principal and Interest Payment After Modification (DD980) must be blank.	DD980 Tier 2 Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-564	If NPV Date (DD119) is before 6/1/2012, Tier 2 Unpaid Principal Balance After Modification (DD981) must be blank.	DD981 Tier 2 Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-565	If NPV Date (DD119) is before 6/1/2012, Tier 2 Non-PRA Forgiveness Amount (DD964) must be blank.	DD964 Tier 2 Non-PRA Forgiveness Amount	Yes	Hard Stop
ADE-566	If NPV Date (DD119) is before 6/1/2012, Tier 2 NPV Model Result Amount Post-mod (DD971) must be blank.	DD971 Tier 2 NPV Model Result Amount Post-mod	Yes	Hard Stop
ADE-567	If NPV Date (DD119) is before 6/1/2012, Tier 2 NPV Model Result Amount Pre-mod (DD972) must be blank.	DD972 Tier 2 NPV Model Result Amount Pre-mod	Yes	Hard Stop
ADE-568	If NPV Date (DD119) is before 6/1/2012, Tier 2 NPV Test Result (DD976) must be blank.	DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-569	If NPV Date (DD119) is before 6/1/2012, Tier 2 Override Forbearance Amount (DD962) must be blank.	DD962 Tier 2 Override Forbearance Amount	Yes	Hard Stop
ADE-570	If NPV Date (DD119) is before 6/1/2012, Tier 2 Override Interest Rate (DD960) must be blank.	DD960 Tier 2 Override Interest Rate	Yes	Hard Stop
ADE-571	If NPV Date (DD119) is before 6/1/2012, Tier 2 Override Amortization Term (DD961) must be blank.	DD961 Tier 2 Override Amortization Term	Yes	Hard Stop
ADE-572	If NPV Date (DD119) is before 6/1/2012, Tier 2 Investor Override Indicator (DD959) must be blank.	DD959 Tier 2 Investor Override Indicator	Yes	Hard Stop
ADE-573	If NPV Date (DD119) is before 6/1/2012, Tier 2 Principal Forbearance Amount (DD977) must be blank.	DD977 Tier 2 Principal Forbearance Amount	Yes	Hard Stop
ADE-574	If NPV Date (DD119) is before 6/1/2012, Monthly Gross Rental Income Amount (DD956) must be blank.	DD956 Monthly Gross Rental Income Amount	Yes	Hard Stop
ADE-575	If NPV Date (DD119) is before 6/1/2012, Primary Residence Total Housing Expense Amount (DD958) must be blank.	DD958 Primary Residence Total Housing Expense Amount	Yes	Hard Stop
ADE-577	If NPV Date (DD119) is before 06/01/2012, Tier 2 PRA Amortization Term After Modification (DD984) must be blank.	DD984 Tier 2 PRA Amortization Term After Modification	Yes	Hard Stop
ADE-578	If NPV Date (DD119) is before 06/01/2012 Tier 2 PRA Interest Rate After Modification (DD983) must be blank.	DD983 Tier 2 PRA Interest Rate After Modification	Yes	Hard Stop
ADE-579	If NPV Date (DD119) is before 06/01/2012 Tier 2 PRA Principal and Interest Payment After Modification (DD985) must be blank.	DD985 Tier 2 PRA Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-580	If NPV Date (DD119) is before 06/01/2012 Tier 2 PRA Unpaid Principal Balance After Modification (DD986) must be blank.	DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-581	If NPV Date (DD119) is before 06/01/2012, Tier 2 PRA NPV Model Result Amount Post-Mod (DD973) must be blank.	DD973 Tier 2 PRA NPV Model Result Amount Post-mod	Yes	Hard Stop
ADE-582	If NPV Date (DD119) is before 06/01/2012, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must be blank.	DD974 Tier 2 PRA NPV Model Result Amount Pre-mod	Yes	Hard Stop
ADE-583	If NPV Date (DD119) is before 06/01/2012, Tier 2 PRA NPV Test Result (DD975) must be blank.	DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-584	If NPV Date is before 06/01/2012, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be blank.	DD982 Tier 2 PRA Principal Write-down (Forgiveness)	Yes	Hard Stop



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ADE-585	If NPV Date (DD119) is before 06/01/2012, Tier 2 Override PRA Principal Forgiveness Amount (DD963) must be blank.	DD963 Tier 2 Override PRA Principal Forgiveness Amount	Yes	Hard Stop
ADE-586	If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Co-Borrower Sex Type Code (DD58) must be blank.	DD58 Co-Borrower Sex Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-587	If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Co-Borrower Race Type Code (DD57) must be blank.	DD57 Co-Borrower Race Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-588	If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Co-Borrower Ethnicity Type Code (DD54) must be blank.	DD54 Co-Borrower Ethnicity Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-589	If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Borrower Sex Type Code (DD42) must be blank.	DD42 Borrower Sex Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-590	If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Borrower Race Type Code (DD41) must be blank.	DD41 Borrower Race Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-591	If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Borrower Ethnicity Type Code (DD36) must be blank.	DD36 Borrower Ethnicity Type Code DD162 Race/Ethnicity/Gender Source Type Code	Yes	Hard Stop
ADE-592	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, NPV Capitalized UPB Amount (DD955) must equal Tier 2 Unpaid Principal Balance After Modification (DD981) + Tier 2 Principal Forbearance Amount (DD977) + Tier 2 Non-PRA Forgiveness Amount (DD964).	DD955 NPV Capitalized UPB Amount DD964 Tier 2 Non-PRA Forgiveness Amount DD976 Tier 2 NPV Test Result DD977 Tier 2 Principal Forbearance Amount DD981 Tier 2 Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-593	If NPV Model Type Code (DD122) is 2, Estimated Default Rate (DD70) must be greater than Re-Default Rate (DD163).	DD70 Estimated Default Rate DD163 Re-default Rate	Yes	Warning
ADE-594	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is (3-Private) or (4-Portfolio), GSE Loan Number (DD5) must be blank.	DD5 GSE Loan Number DD9 Investor Code	Yes	Hard Stop
ADE-595	If NPV Model Type Code is 2, Months Past Due (DD115) must be less than the calculated Loan Age.	DD115 Months Past Due	Yes	Hard Stop
ADE-597	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Product Before Modification (DD142) is not 2, NPV Model Result Amount Pre-mod (DD121), if exists, must be less than or equal to [(Principal and Interest Payment Before Modification (DD135) * Months Past Due (DD115)) + Unpaid Principal Balance Before Modification (DD225)].	DD121 NPV Model Result Amount Pre-mod	Yes	Hard Stop
ADE-598	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and NPV Test Result (DD123) is 1 (Positive), then NPV Model Result Amount Post-mod (DD120) must be greater than or equal to NPV Model Result Amount Pre-mod (DD121).	DD120 NPV Model Result Amount Post-mod DD121 NPV Model Result Amount Pre-mod DD123 NPV Test Result DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-599	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and NPV Test Result (DD123) is 2 (Negative) NPV Model Result Amount Post-mod (DD120) must be less than NPV Model Result Amount Pre-mod (DD121).	DD120 NPV Model Result Amount Post-mod DD121 NPV Model Result Amount Pre-mod DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-600	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132), if exists, must be within a plus or minus 0.5% tolerance of [(Interest Rate After Modification (DD83) / 100) / 12] / [1 - (1 + (Interest Rate After Modification (DD83) / 100) / 12) ^ - Amortization Term After Modification (DD24)] * Unpaid Principal Balance After Modification (DD222).	DD132 Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-601	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132), if exists, must be less than Principal and Interest Payment Before Modification (DD135).	DD132 Principal and Interest Payment After Modification DD135 Principal and Interest Payment Before Modification	Yes	Hard Stop
ADE-602	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Unpaid Principal Balance Before Modification (DD225) must be less than or equal to (Unpaid Principal Balance After Modification (DD222) + Principal Forbearance (DD136) + Principal Write-down (Forgiveness) (DD139)).	DD123 NPV Test Result DD136 Principal Forbearance Amount DD139 Principal Write-down (Forgiveness) DD222 Unpaid Principal Balance After Modification DD225 Unpaid Principal Balance Before Modification	Yes	Hard Stop
ADE-603	If NPV Date (DD119) is before 6/1/2012 and NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) must be 1 or 5.	DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-604	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 4/15/2009 and on or before 7/5/2009, NPV Code Version (DD118) must be greater than or equal to 1 and less than 2.	DD118 NPV Code Version DD119 NPV Date	Yes	Hard Stop
ADE-605	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 7/6/2009 and on or before 8/31/2009, NPV Code Version (DD118) must be greater than or equal to 2 and less than 3.	DD118 NPV Code Version DD119 NPV Date	Yes	Hard Stop
ADE-606	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 9/1/2009 and on or before 9/30/2010, NPV Code Version (DD118) must be greater than or equal to 3 and less than 4.	DD118 NPV Code Version DD119 NPV Date	Yes	Hard Stop
ADE-607	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 10/1/2010 and on or before 5/31/2012, NPV Code Version (DD118) must be greater than or equal to 4 and less than 5.	DD118 NPV Code Version DD119 NPV Date	Yes	Hard Stop
ADE-608	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 6/1/2012 and on or before 3/31/2015, NPV Code Version (DD118) must be greater than or equal to 5 and less than 6.	DD118 NPV Code Version	Yes	Hard Stop
ADE-609	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date is on or after 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be greater or equal to Months Past Due (DD115).	DD115 Months Past Due	Yes	Hard Stop
ADE-610	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be less than or equal to the calculated Loan Age.	DD568 Maximum Months Past Due in Past 12 Months DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-611	If Additional Data Reporting Type Code (DD967) is 1, HAMP Tier 1 Not Offered Reason Code (DD987) must be blank.	DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-612	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24), if exists, must be greater than or equal to Remaining Term (DD164).	DD24 Amortization Term After Modification DD164 Remaining Term	Yes	Hard Stop



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ADE-613	If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code (DD217) is not provided and Trial Not Approved/Not Accepted Reason Code (D218) is not provided and Property Number of Units (DD148) is 1, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 729,750.00.	DD148 Property Number of Units DD225 Unpaid Principal Balance Before Modification	Yes	Hard Stop
ADE-614	If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code (DD217) is not provided and Trial Not Approved/Not Accepted Reason Code (D218) is not provided and Property Number of Units (DD148) is 2, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 934,200.00.	DD148 Property Number of Units DD225 Unpaid Principal Balance Before Modification	Yes	Hard Stop
ADE-615	If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code (DD217) is not provided and Trial Not Approved/Not Accepted Reason Code (D218) is not provided and Property Number of Units (DD148) is 3, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 1,129,250.00.	DD148 Property Number of Units DD225 Unpaid Principal Balance Before Modification	Yes	Hard Stop
ADE-616	If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code (DD217) is not provided and Trial Not Approved/Not Accepted Reason Code (D218) is not provided and Property Number of Units (DD148) is 4, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 1,403,400.00.	DD148 Property Number of Units DD225 Unpaid Principal Balance Before Modification	Yes	Hard Stop
ADE-617	If NPV Date (DD119) is provided and is on or after 6/1/2012, it must be equal to Modification Evaluation Date (DD970).	DD119 NPV Date DD970 Modification Evaluation Date	Yes	Hard Stop
ADE-618	If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Principal Forbearance Amount (DD977) must be blank.	DD977 Tier 2 Principal Forbearance Amount	Yes	Hard Stop
ADE-619	If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Interest Rate After Modification (DD978) must be blank.	DD978 Tier 2 Interest Rate After Modification	Yes	Hard Stop
ADE-620	If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Amortization Term After Modification (DD979) must be blank.	DD979 Tier 2 Amortization Term After Modification	Yes	Hard Stop
ADE-621	If Race/Ethnicity/Gender Source Type Code (DD162) is 6 (Previously Reported), the associated loan must exist in the HAMP System with Race/Ethnicity/Gender Source Type Code (DD162) equal to 1, 2, 3 or 4.	DD162 Race/Ethnicity/Gender Source Type Code	No	Hard Stop
ADE-622	If NPV Model Type Code (DD122) is 5, the associated modification must have NPV previously reported with NPV Model Type Code 2.	DD122 NPV Model Type Code	No	Hard Stop
ADE-623	NPV Date (DD119), if provided, must be equal to NPV Date (DD119) from latest servicer-submitted Trial Loan Setup where the associated modification is Trial Active or Official in any State.	DD119 NPV Date	No	Hard Stop
ADE-624	If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be blank.	DD975 Tier 2 PRA NPV Test Result DD982 Tier 2 PRA Principal Write-down (Forgiveness)	Yes	Hard Stop
ADE-625	If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Interest Rate After Modification (DD983) must be blank.	DD975 Tier 2 PRA NPV Test Result DD983 Tier 2 PRA Interest Rate After Modification	Yes	Hard Stop
ADE-626	If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Amortization Term After Modification (DD984) must be blank.	DD975 Tier 2 PRA NPV Test Result DD984 Tier 2 PRA Amortization Term After Modification	Yes	Hard Stop
ADE-627	If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Principal and Interest Payment After Modification (DD985) must be blank.	DD975 Tier 2 PRA NPV Test Result DD985 Tier 2 PRA Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-628	If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Unpaid Principal Balance After Modification (DD986) must be blank.	DD975 Tier 2 PRA NPV Test Result DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-629	If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA NPV Model Result Amount Post-mod (DD973) must be blank.	DD973 Tier 2 PRA NPV Model Result Amount Post-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-630	If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) must be blank.	DD974 Tier 2 PRA NPV Model Result Amount Pre-mod DD975 Tier 2 PRA NPV Test Result	Yes	Hard Stop
ADE-631	If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Principal and Interest Payment After Modification (DD980) must be blank.	DD980 Tier 2 Principal and Interest Payment After Modification	Yes	Hard Stop
ADE-632	If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Unpaid Principal Balance After Modification (DD981) must be blank.	DD981 Tier 2 Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-633	If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 NPV Model Result Amount Pre-mod (DD972) must be blank.	DD972 Tier 2 NPV Model Result Amount Pre-mod	Yes	Hard Stop
ADE-634	If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 NPV Model Result Amount Post-mod (DD971) must be blank.	DD971 Tier 2 NPV Model Result Amount Post-mod	Yes	Hard Stop
ADE-635	If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Non-PRA Forgiveness Amount (DD964) must be blank.	DD964 Tier 2 Non-PRA Forgiveness Amount	Yes	Hard Stop
ADE-636	If Additional Data Reporting Type Code (DD967) is 3, Trial Not Approved/Not Accepted Reason Code (DD218) must be provided.	DD218 Trial Not Approved/Not Accepted Reason Code DD967 Additional Data Reporting Type Code	Yes	Hard Stop
ADE-639	If Additional Data Reporting Type Code (DD967) is 3, Trial Fallout Reason Code (DD217) must be blank.	DD217 Trial Fallout Reason Code DD967 Additional Data Reporting Type Code	Yes	Hard Stop
ADE-640	If Additional Data Reporting Type Code (DD967) is 1, 2 or 4, Trial Not Approved/Not Accepted Reason Code (DD218) must be blank.	DD218 Trial Not Approved/Not Accepted Reason Code DD967 Additional Data Reporting Type Code	Yes	Hard Stop
ADE-641	If Trial Not Approved Not Accepted Reason Code (DD218) is provided, Additional Data Reporting Type Code (DD967) must be equal to 3.	DD218 Trial Not Approved/Not Accepted Reason Code DD967 Additional Data Reporting Type Code	Yes	Hard Stop
ADE-642	If HAMP Tier 1 Not Offered Reason Code (DD987) is provided, Additional Data Reporting Type Code (DD967) must be 2, 3 or 4.	DD967 Additional Data Reporting Type Code DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-643	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, HAMP Tier 1 Not Offered Reason Code (DD987) must be provided.	DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop



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ADE-644	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 and Post-Arrearage MTMLTV Percent (DD701) is less than or equal to 115% and if any ONE of the following is populated then all the others must also be populated: Maximum Months Past Due in Past 12 Months (DD568) Principal Reduction Alternative Amount (DD591) Principal Reduction Alternative (PRA) Interest Rate After Modification (DD563) Principal Reduction Alternative (PRA) Amortization Term After Modification (DD562) Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564) Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification (DD567) Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) Principal Reduction Alternative (PRA) NPV Test Result (DD572).	DD562 Principal Reduction Alternative (PRA) Amortization Term After Modification DD563 Principal Reduction Alternative (PRA) Interest Rate After Modification DD564 Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification DD565 Principal Reduction Alternative (PRA) Principal Forbearance Amount DD566 Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) DD567 Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification DD568 Maximum Months Past Due in Past 12 Months DD570 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod DD571 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod DD572 Principal Reduction Alternative (PRA) NPV Test Result DD591 Principal Reduction Alternative Amount DD701 Post-Arrearage MTMLTV Percent	Yes	Hard Stop
ADE-645	If Additional Data Reporting Type Code (DD967) is 1, 2 or 4 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state and Repurchase Type Code (DD1003) is not 1 or 2, Investor Code (DD9) must be equal to the current Investor Code on the modification. Rule does not apply if the associated modification is in Official Withdrawn state with an Official Withdrawn Reason Code (DD1077) of (2) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date.	DD9 Investor Code DD1003 Repurchase Type Code	No	Hard Stop
ADE-646	If Additional Data Reporting Type Code (DD967) is 1, 2 or 4, a corresponding modification of the same Tier must exist in the HAMP System.	DD967 Additional Data Reporting Type Code	No	Hard Stop
ADE-647	If Additional Data Reporting Type Code (DD967) is 2 and HAMP Tier 1 Not Offered Reason Code (DD987) is not provided, there must be a corresponding modification in the HAMP System for which HAMP Tier 1 Not Offered Reason Code (DD987) was provided.	DD967 Additional Data Reporting Type Code DD987 HAMP Tier 1 Not Offered Reason Code	No	Hard Stop
ADE-648	If Trial Not Approved Not Accepted Reason Code (DD218) is (18-Submission Error Correction), there must be an associated Trial Not Approved/Not Accepted of the same Tier in the HAMP system.	DD218 Trial Not Approved/Not Accepted Reason Code	No	Hard Stop
ADE-649	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, there must not be a Tier 1 Modification for the loan in the HAMP System that is Trial Active, Official Active or Official Paid Off and 1st Trial Payment Due Date (DD17) is before Modification Evaluation Date of the ADR record.	DD967 Additional Data Reporting Type Code DD970 Modification Evaluation Date	No	Hard Stop
ADE-650	If Additional Data Reporting Type Code is 3, HAMP Tier 1 Not Offered Reason Code (DD987), if provided, must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 18, 19, 20, 21, 24, 25, or 29.	DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-651	If Modification Evaluation Date (DD970) is before 6/1/2012, Trial Not Approved/Not Accepted Reason Code (DD218), if provided, must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 18, 19, 20, 21, 24, or 25.	DD218 Trial Not Approved/Not Accepted Reason Code	Yes	Hard Stop
ADE-652	If Modification Evaluation Date (DD970) is on or after 6/1/2012 and Investor Code (DD9) is 3 or 4, Trial Not Approved/Not Accepted Reason Code (DD218), if provided, must be 1, 4, 5, 6, 7, 8, 9, 10, 11, 13, 18, 19, 20, 21, 24, 25, 26, 27, 28 or 29.	DD218 Trial Not Approved/Not Accepted Reason Code	Yes	Hard Stop
ADE-653	If Modification Evaluation Date (DD970) is before 6/1/2012 and NPV Model Type Code (DD122) is 5 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7 and there is NPV information in the HAMP System for the associated modification, NPV Test Result must be 2 in the previously-reported record.	DD123 NPV Test Result DD218 Trial Not Approved/Not Accepted Reason Code	No	Hard Stop
ADE-654	If Modification Evaluation Date (DD970) is before 6/1/2012 and NPV Model Type Code (DD122) is 2 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7, NPV Test Result (DD123) must be 2.	DD123 NPV Test Result DD218 Trial Not Approved/Not Accepted Reason Code	Yes	Hard Stop
ADE-655	If Modification Evaluation Date (DD970) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 5 and Investor Code (DD9) is 3 or 4 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7 and there is NPV information in the HAMP System for the associated modification, Tier 2 NPV Test Result must be 2 in the previously-reported record.	DD218 Trial Not Approved/Not Accepted Reason Code DD976 Tier 2 NPV Test Result	No	Hard Stop
ADE-656	If Modification Evaluation Date (DD970) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7, Tier 2 NPV Test Result (DD976) must be 2.	DD218 Trial Not Approved/Not Accepted Reason Code DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-659	If Modification Evaluation Date (DD970) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 5 and Investor Code (DD9) is 3 or 4 and Trial Not Approved/Not Accepted Reason Code (DD218) is 28 and there is NPV information in the HAMP System for the associated modification, Tier 2 NPV Test Result must be 3 or 5 in the previously-reported record.	DD218 Trial Not Approved/Not Accepted Reason Code DD976 Tier 2 NPV Test Result	No	Hard Stop
ADE-660	If Modification Evaluation Date (DD970) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Trial Not Approved/Not Accepted Reason Code (DD218) is 28, Tier 2 NPV Test Result (DD976) must be 3 or 5.	DD218 Trial Not Approved/Not Accepted Reason Code DD976 Tier 2 NPV Test Result	Yes	Hard Stop
ADE-661	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 1), they both must be 1.	DD218 Trial Not Approved/Not Accepted Reason Code DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-662	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 4), they both must be 4.	DD218 Trial Not Approved/Not Accepted Reason Code DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-663	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 11), they both must be 11.	DD218 Trial Not Approved/Not Accepted Reason Code DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-664	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 21), they both must be 21.	DD218 Trial Not Approved/Not Accepted Reason Code DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-665	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 18), they both must be 18.	DD218 Trial Not Approved/Not Accepted Reason Code DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop



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ADE-666	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 24), they both must be 24.	DD218 Trial Not Approved/Not Accepted Reason Code DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-667	If Modification Evaluation Date (DD970) is on or after 6/1/2012 and Investor Code (DD9) is 1 or 2 and NPV Model Type Code (DD122) is 5 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7 and there is NPV information in the HAMP System for the associated modification, NPV Test Result must be 2 in the previously-reported record.	DD218 Trial Not Approved/Not Accepted Reason Code	No	Hard Stop
ADE-668	If Modification Evaluation Date (DD970) is on or after 6/1/2012 and Investor Code (DD9) is 1 or 2 and NPV Model Type Code (DD122) is 2 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7, NPV Test Result (DD123) must be 2.	DD218 Trial Not Approved/Not Accepted Reason Code	Yes	Hard Stop
ADE-669	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and Investor Code (DD9) is 1 or 2, HAMP Tier 1 Not Offered Reason Code (DD987) must equal Trial Not Approved/Not Accepted Reason Code (DD218).	DD218 Trial Not Approved/Not Accepted Reason Code DD967 Additional Data Reporting Type Code DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-670	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 1 or 2, Tier 2 Investor Override Indicator (DD959) must be false.	DD959 Tier 2 Investor Override Indicator	Yes	Hard Stop
ADE-671	If NPV Model Type Code (DD122) is 6 and Additional Data Reporting Type Code is 1 or 2, Trial Fallout Reason Code (DD217) must be provided.	DD217 Trial Fallout Reason Code	Yes	Hard Stop
ADE-672	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4, Tier 2 Non-PRA Forgiveness Amount (DD964), if provided, must be greater than or equal to 0.	DD964 Tier 2 Non-PRA Forgiveness Amount	Yes	Hard Stop
ADE-674	If Additional Data Reporting Type Code (DD967) is 2, HAMP Tier 1 Not Offered Reason Code (DD987), if provided, must be 2, 3, 7, 10, 12, or 29.	DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-675	If Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is 1, 4, 11, 18 or 30, there must not be an active HAFA Notification or HAFA Setup for the loan in the HAMP System.	DD217 Trial Fallout Reason Code DD218 Trial Not Approved/Not Accepted Reason Code	No	Hard Stop
ADE-676	If Investor Code (DD9) is 1 or 2 and NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) must be 1 or 5.	DD957 Occupancy Eligibility Type Code	Yes	Hard Stop
ADE-677	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and [Trial Not Approved/Not Accepted Reason Code (DD218) or HAMP Tier 1 Not Offered Reason Code (DD987)] is 29, there must be one or more of the following for the loan in the HAMP System: a. Trial Not Approved/Not Accepted b. Official Disqualified c. Trial Cancel with Trial Fallout Reason Code (8-Offer Not Accepted by Borrower/Request Withdrawn)	DD218 Trial Not Approved/Not Accepted Reason Code DD987 HAMP Tier 1 Not Offered Reason Code	No	Hard Stop
ADE-678	If NPV Model Type Code (DD122) is 6 and Additional Data Reporting Type Code (DD967) is 1 or 2, the associated modification must not have NPV previously reported in the HAMP System.	DD122 NPV Model Type Code	No	Hard Stop
ADE-679	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, reject the transaction if: a. There is an active HAFA Notification or HAFA Setup on the loan AND b. There is no existing ADR matched to the loan with a Modification Evaluation Date on or after 6/1/2012	DD967 Additional Data Reporting Type Code DD970 Modification Evaluation Date	No	Hard Stop
ADE-681	If Additional Data Reporting Type Code (DD967) is 2 and Trial Fallout Reason Code (DD217) is (14-Trial Plan Default), reject the transaction if the latest modification associated with the loan is Tier 1 Trial Active or Official any state.	DD217 Trial Fallout Reason Code	No	Hard Stop
ADE-683	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Non-PRA Forgiveness Amount (DD964) must be blank.	DD964 Tier 2 Non-PRA Forgiveness Amount	Yes	Hard Stop
ADE-685	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, and there is a Tier 1 Modification for the loan in the HAMP System that is Official Withdrawn, the Withdrawn Tier 1 modification must have Action Code (DD20) of 63 (Proprietary Remodification) or 64 (GSE Repurchase After Initial Modification Term).	DD20 Action Code DD967 Additional Data Reporting Type Code DD970 Modification Evaluation Date	No	Hard Stop
ADE-686	Reject the ADR transaction if Additional Data Reporting Type Code (DD967) is 3 (HAMP NANA) and Modification Evaluation Date (DD970) is on or after 6/1/2012, and it is received in the same cycle as a Tier 1 OMR with Action Code (DD20) of 63 (Proprietary Remodification) or 64 (GSE Repurchase After Initial Modification Term).	DD967 Additional Data Reporting Type Code DD970 Modification Evaluation Date	No	Hard Stop
ADE-688	If Investor Code (DD9) is (3) Private or (4) Portfolio, Modification Evaluation Date (DD970) is mandatory and must be a valid date on or after 3/4/2009 and on or before 9/30/2017.	DD970 Modification Evaluation Date	No	Hard Stop
ADE-689	An ADR transaction 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 DD1056 SVT Deal State Code DD1057 SVT Loan State Code	No	Hard Stop
ADE-690	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 4/1/2015, NPV Code Version (DD118) must be greater than or equal to 6.	DD118 NPV Code Version	Yes	Hard Stop
ADE-691	If Additional Data Reporting Type Code (DD967) is 4, NPV Model Type Code (DD122) must be 6.	DD122 NPV Model Type Code DD967 Additional Data Reporting Type Code	Yes	Hard Stop
ADE-692	If Additional Data Reporting Type Code (DD967) is 4, Modification Evaluation Date (DD970) must be on or after 9/1/2015.	DD967 Additional Data Reporting Type Code DD970 Modification Evaluation Date	Yes	Hard Stop
ADE-693	If Trial Fallout Reason Code (DD217) is (33) Failure to Meet Streamline HAMP Eligibility, Additional Data Reporting Type Code (DD967) must be 4.	DD217 Trial Fallout Reason Code	Yes	Hard Stop
ADE-694	If HAMP Tier 1 Not Offered Reason Code (DD987) is (30) Streamline HAMP, if provided, Additional Data Reporting Type Code (DD967) must be (4) Streamline HAMP.	DD987 HAMP Tier 1 Not Offered Reason Code	Yes	Hard Stop
ADE-695	Additional Data Reporting Type Code (DD967) of 3 shall be rejected, if the associated modification of the same Tier is in Trial Cancel state with the Trial Fallout reason code of (32) Modification Documents Not Returned by Borrower.	DD967 Additional Data Reporting Type Code	No	Hard Stop
ADE-696	Trial Fallout Reason Code (DD217) of (14) Trial Plan Default, (32) Modification Documents Not Returned by Borrower or (33) Failure to Meet Streamline HAMP Eligibility will be rejected if it will result in there being more than two Tier 1, Tier 2 or Streamline HAMP loans in the HAMP system in the following states: - Trial Active (any tier) - Trial Disqualified (any tier) - Streamline Trial Cancel with a Trial Fallout Reason Code (DD217) of Failure to Meet Streamline HAMP Eligibility - Trial Cancel (any tier) with a Trial Fallout Reason Code (DD217) of Modification Documents Not Returned by Borrower - Official (any state, any tier)	DD217 Trial Fallout Reason Code	No	Hard Stop



		Legend: 11/01/2016 - Green		
ID	Rule Details	Associated Attributes	Black Knight	Rule Type
ADE-701	If Additional Data Reporting Type Code (DD967) is 3, Modification Evaluation Date (DD970) is on or after 6/1/2012 and Trial Not Approved/Not Accepted Reason Code (DD218) is not 18. Submission Error Correction, there cannot be a Streamline HAMP Modification for the loan in the HAMP System that is Trial Active, Trial Canceled with a Trial Fallout Reason Code of 11. Loan Paid Off, Official Active or Official Paid Off with a Modification Effective Date (DD105) that is on or before the Modification Evaluation Date (DD970).	DD218 Trial Not Approved/Not Accepted Reason Code DD970 Modification Evaluation Date	No	Hard Stop
ADE-703	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 1/1/2016 and calculated Post-Capitalization MTMLTV Percent is greater than 115%, and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Forbearance Amount (DD962) is not provided, Tier 2 Principal Forbearance Amount (DD977) must be greater than or equal to 0, and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 Unpaid Principal Balance After Modification (DD981) to 115% of the Property Valuation As Is Value (DD157). (This calculation shall be floored at 0) Note: This edit will use the standard 115.00001% threshold.	DD9 Investor Code DD119 NPV Date DD157 Property Valuation As is Value DD955 NPV Capitalized UPB Amount DD962 Tier 2 Override Forbearance Amount DD976 Tier 2 NPV Test Result DD977 Tier 2 Principal Forbearance Amount DD981 Tier 2 Unpaid Principal Balance After Modification	Yes	Hard Stop
ADE-704	If NPV Date (DD119) is on or after 1/1/2016 and NPV Model Type Code (DD122) is 2, and calculated Post-Capitalization MTMLTV Percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override PRA Principal Forgiveness Amount (DD963) is not provided, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be greater than 0 and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 PRA Unpaid Principal Balance After Modification (DD986) to 115% of the Property Valuation As Is Value (DD157). Note: This edit will use the standard 115.00001% threshold.	DD9 Investor Code DD119 NPV Date DD122 NPV Model Type Code DD157 Property Valuation As is Value DD955 NPV Capitalized UPB Amount DD963 Tier 2 Override PRA Principal Forgiveness Amount DD975 Tier 2 PRA NPV Test Result DD982 Tier 2 PRA Principal Write-down (Forgiveness) DD986 Tier 2 PRA Unpaid Principal Balance After Modification	Yes	Hard Stop

Additional Data Reporting 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	ADR Data Rules	ADE-412		Rule Details	If there is an associated modification in the HAMP System that is Trial Active or Official (any state), NPV Model Type Code (DD122) must not be 3.	If there is an associated modification in the HAMP System that is Trial Active or Official (any state), NPV Model Type Code (DD122) must not be (3) NPV model not yet executed, unless a Trial Cancel is submitted with a Trial Fallout Reason Code of (18) Submission Error Correction.
7/28/2016	ADR Data Rules	ADE-610		Rule Details	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent(DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be less than the calculated Loan Age.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent(DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be less than or equal to the calculated Loan Age.
7/28/2016	ADR Data Rules	ADE-649		Rule Details	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, there must not be a Tier 1 Modification for the loan in the HAMP System that is Trial Active, Official Active or Official Paid Off.	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, there must not be a Tier 1 Modification for the loan in the HAMP System that is Trial Active, Official Active or Official Paid Off and 1st Trial Payment Due Date (DD17) is before Modification Evaluation Date of the ADR record.

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 04/01/2016

Publication Date	Tab	Ref ID	Name of Data Point	Field	Old Value	New Value
1/21/2016	ADR Data Dictionary	DD217	Trial Fallout Reason Code	Allowable Values - enumeration 30 description	30. Transfer to Non Participating Entity	30. Repurchase/Involuntary Transfer
1/21/2016	ADR Data Rules	ADE-241		Rule Details	If NPV Model Type Code is 2, Amortization Term at Origination, if provided, must be numeric and positive and must be greater than 0.	If NPV Model Type Code (DD122) is 2, Amortization Term at Origination (DD25), if provided, must be numeric and positive and must be greater than 0.
1/21/2016	ADR Data Rules	ADE-244		Rule Details	If NPV Model Type Code is 2, Interest Rate at Origination, if provided, must be numeric and greater than 0.	If NPV Model Type Code (DD122) is 2, Interest Rate at Origination (DD25), if provided, must be numeric and greater than 0.
10/29/2015	ADR Data Dictionary	DD45	Borrower Total Monthly Obligations	Mandatory/Conditional	Conditional	Optional
10/29/2015	ADR Data Dictionary	DD95	LTV at Origination (1st Lien only)	Mandatory/Conditional	Conditional	Optional
10/29/2015	ADR Data Dictionary	DD84	Interest Rate at Origination	Mandatory/Conditional	Conditional	Optional
10/29/2015	ADR Data Dictionary	DD25	Amortization Term at Origination	Mandatory/Conditional	Conditional	Optional
10/29/2015	ADR Data Dictionary	DD122	NPV Model Type Code	Allowable Values	Enumeration: 1. Base NPV Model - Treasury hosted 2. Base NPV Model - Servicer hosted 3. NPV model not yet executed 4. NPV not required 5. Base NPV Model - Servicer hosted and NPV previously reported 6. NPV Data Not Available (Evidence Required in Loan File)	Enumeration: 1. Base NPV Model - Treasury hosted 2. Base NPV Model - Servicer hosted 3. NPV model not yet executed 4. NPV not required 5. Base NPV Model - Servicer hosted and NPV previously reported 6. NPV Data Not Available or Not Applicable
10/29/2015	ADR Data Dictionary	DD967	Additional Data Reporting Type Code	Allowable Values	Enumerations: 1. Tier 1 2. Tier 2 3. HAMP NANA	Enumerations: 1. Tier 1 2. Tier 2 3. HAMP NANA 4. Streamline HAMP
10/29/2015	ADR Data Dictionary	DD970	Modification Evaluation Date	Description	The date that the loan was evaluated for the HAMP modification. If submitting NPV Data, this field must match the NPV Date.	For Tier 1 and Tier 2: The date that the loan was evaluated for the HAMP modification. If submitting NPV Data, this field must match the NPV Date. For Streamline HAMP: The date the servicer determines the interest rate for the borrower's Streamline HAMP modification terms.
10/29/2015	ADR Data Dictionary	DD984	Tier 2 PRA Amortization Term After Modification	Condition Under Which Data is Required	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio

10/29/2015	ADR Data Dictionary	DD983	Tier 2 PRA Interest Rate After Modification	Condition Under Which Data is Required	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio
10/29/2015	ADR Data Dictionary	DD985	Tier 2 PRA Principal and Interest Payment After Modification	Condition Under Which Data is Required	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio.
10/29/2015	ADR Data Dictionary	DD973	Tier 2 PRA NPV Model Result Amount Post-mod	Condition Under Which Data is Required	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio
10/29/2015	ADR Data Dictionary	DD974	Tier 2 PRA NPV Model Result Amount Pre-mod	Condition Under Which Data is Required	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and Tier 2 NPV Test Result is (1) Positive or (2) Negative	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative
10/29/2015	ADR Data Dictionary	DD975	Tier 2 PRA NPV Test Result	Condition Under Which Data is Required	For ADR Transaction: If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio
10/29/2015	ADR Data Dictionary	DD977	Tier 2 Principal Forbearance Amount	Mandatory/Conditional	Mandatory	Conditional
10/29/2015	ADR Data Dictionary	DD977	Tier 2 Principal Forbearance Amount	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Test Result is (1) Positive or (2) Negative
10/29/2015	ADR Data Dictionary	DD982	Tier 2 PRA Principal Write-down (Forgiveness)	Mandatory/Conditional	Mandatory	Conditional
10/29/2015	ADR Data Dictionary	DD982	Tier 2 PRA Principal Write-down (Forgiveness)	Condition Under Which Data is Required	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and MTMLTV is greater than 115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and Tier 2 PRA NPV Test Result is (1) Positive or (2) Negative
10/29/2015	ADR Data Dictionary	DD217	Trial Fallout Reason Code	Description	A code that specifies the reason why a borrower fell out or withdrew from the trial or completed the trial and did not enter the official modification. A trial modification with a reason that results in cancellation of the modification, means the modification may be re-submitted as a trial. A trial modification with a reason that results in disqualification, means the modification may never be re-submitted within the same tier.	A code that specifies the reason why a borrower fell out or withdrew from the trial or completed the trial and did not enter the official modification. Servicers can also use this attribute to correct a previously submitted ADR transaction.
10/29/2015	ADR Data Dictionary	DD217	Trial Fallout Reason Code	Condition Under Which Data is Required	If borrower fell out or withdrew from the trial or completed the trial but did not enter the official modification or the trial was reported in error OR if NPV Model Type Code is (6) NPV Data Not Available (Evidence Required in Loan File)	If borrower fell out or withdrew from the trial, completed the trial but did not enter the official modification or the trial was previously reported in error.

10/29/2015	ADR Data Dictionary	DD217	Trial Fallout Reason Code	Allowable Values	<p>The following code results in the modification being disqualified:</p> <p>14. Trial Plan Default</p> <p>The following codes result in the modification being cancelled:</p> <p>8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid Off 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 23. Waiver Cancellations 24. Dodd Frank Certification Non-Compliance 30. Transfer to Non Participating Entity</p>	<p>The following code results in the modification being disqualified:</p> <p>14. Trial Plan Default</p> <p>The following codes result in the modification being cancelled:</p> <p>8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid Off 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 23. Waiver Cancellations 24. Dodd Frank Certification Non-Compliance 30. Transfer to Non Participating Entity 31. Other Permanent HAMP Modification 32. Modification Documents Not Returned by Borrower 33. Failure to Meet Streamline HAMP Eligibility</p> <p>Future trial setup submissions in any tier will not be allowed with a code of 11. Loan Paid Off.</p> <p>Future trial setup submissions within the same tier (Tier 1, Tier 2 or Streamline HAMP) will not be allowed with the following codes: 14. Trial Plan Default 31. Other Permanent HAMP Modification 32. Modification Documents Not Returned by Borrower 33. Failure to Meet Streamline HAMP Eligibility</p>
10/29/2015	ADR Data Dictionary	DD987	HAMP Tier 1 Not Offered Reason Code	Description	<p>A code that specifies the reason why a borrower was not offered a Tier 1 trial plan.</p>	<p>A code that specifies the reason why a borrower was not offered a Tier 1 or trial plan. The field can also be used to report when a borrower was placed in a Streamline HAMP trial modification and also submitted a complete package for a Tier 1 or Tier 2 modification but was denied.</p>

10/29/2015	ADR Data Dictionary	DD987	HAMP Tier 1 Not Offered Reason Code	Allowable Values	<p>Enumeration:</p> <ol style="list-style-type: none"> 1. Ineligible Mortgage 2. Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property - Property Condemned, Property > 4 units 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent-Default Status Not Eligible 10. Property and/or Borrower Exceeds Allowable Number of HAMP Modifications 11. Loan Paid Off 12. Excessive Forbearance 13. Request Incomplete 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 24. Dodd Frank Certification Non-Compliance 25. Ineligible Borrower 29. No Change in Circumstance 	<p>Enumeration:</p> <ol style="list-style-type: none"> 1. Ineligible Mortgage 2. Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property - Property Condemned, Property > 4 units 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent-Default Status Not Eligible 10. Property and/or Borrower Exceeds Allowable Number of HAMP Modifications 11. Loan Paid Off 12. Excessive Forbearance 13. Request Incomplete 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 24. Dodd Frank Certification Non-Compliance 25. Ineligible Borrower 29. No Change in Circumstance 30. Streamline HAMP <p>If the borrower was evaluated for a Tier 1 modification and was not offered a Streamline HAMP modification, submit reasons 1 through 29.</p> <p>If the borrower was placed in a Streamline HAMP trial modification and also submitted a complete package for a Tier 1 or Tier 2 modification but was denied, submit 'Streamline HAMP'.</p> <p>If the borrower was placed in a Streamline HAMP modification and not evaluated for a Tier 1 or Tier 2, do not submit a value.</p>
10/29/2015	ADR Data Rules	ADE-212		Rule Details	Trial Fallout Reason Code (DD217) must be 8, 11, 14, 18, 19, 20, 21, 23, 24, or 30, if provided.	Trial Fallout Reason Code (DD217) must be 8, 11, 14, 18, 19, 20, 21, 23, 24, 30, 31, 32 or 33, if provided.
10/29/2015	ADR Data Rules	ADE-241		Rule Details	If NPV Model Type Code is 2, Amortization Term at Origination is mandatory and must be filled and must be numeric and positive and must be greater than 0.	If NPV Model Type Code is 2, Amortization Term at Origination, if provided, must be numeric and positive and must be greater than 0.
10/29/2015	ADR Data Rules	ADE-244		Rule Details	If NPV Model Type Code is 2, Interest Rate at Origination is mandatory and must be filled and must be numeric and greater than 0.	If NPV Model Type Code is 2, Interest Rate at Origination, if provided, must be numeric and greater than 0.
10/29/2015	ADR Data Rules	ADE-247		Rule Details	If NPV Model Type Code (DD122) is 2, LTV at Origination (DD95) is mandatory and must be filled AND must be greater than or equal to 0.00001.	If NPV Model Type Code (DD122) is 2, LTV at Origination (DD95), if provided, must be greater than or equal to 0.00001.
10/29/2015	ADR Data Rules	ADE-271		Rule Details	If NPV Model Type Code (DD122) is 2, Borrower Total Monthly Obligations (DD45) is mandatory and must be filled AND must be greater than or equal to the sum of (Association Dues/Fees Before Modification (DD29), Monthly Hazard and Flood Insurance (DD111), Monthly Real Estate Taxes (DD114), and Principal & Interest Payment Before Modification (DD135)) AND must be numeric.	If NPV Model Type Code (DD122) is 2, Borrower Total Monthly Obligations (DD45), if provided, must be greater than or equal to the sum of (Association Dues/Fees Before Modification (DD29), Monthly Hazard and Flood Insurance (DD111), Monthly Real Estate Taxes (DD114), and Principal & Interest Payment Before Modification (DD135)) AND must be numeric.
10/29/2015	ADR Data Rules	ADE-389		Rule Details	If NPV Model Type Code (DD122) is 2, Borrower Total Monthly Obligations (DD45) must be less than or equal to 9999999999999999.99	If NPV Model Type Code (DD122) is 2, Borrower Total Monthly Obligations (DD45), if provided, must be less than or equal to 9999999999999999.99.
10/29/2015	ADR Data Rules	ADE-394		Rule Details	If NPV Model Type Code (DD122) is 2, Interest Rate at Origination (DD84) must be less than or equal to 25.	If NPV Model Type Code (DD122) is 2, Interest Rate at Origination (DD84), if provided, must be less than or equal to 25.
10/29/2015	ADR Data Rules	ADE-396		Rule Details	If NPV Model Type Code (DD122) is 2, LTV At Origination (DD95) must be less than or equal to 150.	If NPV Model Type Code (DD122) is 2, LTV At Origination (DD95), if provided, must be less than or equal to 150.
10/29/2015	ADR Data Rules	ADE-418		Rule Details	If Additional Data Reporting Type Code (DD967) is 2, Investor Code (DD9) must be 3 or 4.	If Additional Data Reporting Type Code (DD967) is 2 or 4, Investor Code (DD9) must be 3 or 4.

10/29/2015	ADR Data Rules	ADE-483		Rule Details	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Occupancy Eligibility Type Code (DD957) is 1, 3, or 4 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Occupancy Eligibility Type Code (DD957) is 1, 3 or 4 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Tier 2 Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).
10/29/2015	ADR Data Rules	ADE-484		Rule Details	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Occupancy Eligibility Type Code (DD957) is 2 and calculated MTMLTV percent is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Non-Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Occupancy Eligibility Type Code (DD957) is 2 and calculated MTMLTV percent is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Tier2 Non-Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).
10/29/2015	ADR Data Rules	ADE-496		Rule Details	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and calculated MTMLTV Percent is greater than 115% and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Forbearance Amount (DD962) is not provided, Tier 2 Principal Forbearance Amount (DD977) must be greater than or equal to 0, and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 Unpaid Principal Balance After Modification (DD981) to 115% of the Property Valuation As Is Value (DD157). (This calculation shall be floored at 0) Note: This edit will use the standard 115.00001% threshold.	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and before 1/1/2016, calculated MTMLTV Percent is greater than 115% and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Forbearance Amount (DD962) is not provided, Tier 2 Principal Forbearance Amount (DD977) must be greater than or equal to 0, and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 Unpaid Principal Balance After Modification (DD981) to 115% of the Property Valuation As Is Value (DD157). (This calculation shall be floored at 0) Note: This edit will use the standard 115.00001% threshold.
10/29/2015	ADR Data Rules	ADE-498		Rule Details	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 1, 3 or 4 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 Interest Rate After Modification (DD978) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 1, 3 or 4 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 Interest Rate After Modification (DD978) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Tier2 Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).
10/29/2015	ADR Data Rules	ADE-499		Rule Details	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 Interest Rate After Modification (DD978) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Non-Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 Interest Rate After Modification (DD978) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Tier2 Non-Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).

10/29/2015	ADR Data Rules	ADE-543		Rule Details	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV Percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override PRA Principal Forgiveness Amount (DD963) is not provided, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be greater than 0 and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 PRA Unpaid Principal Balance After Modification (DD986) to 115% of the Property Valuation As Is Value (DD157). Note: This edit will use the standard 115.00001% threshold.	If NPV Date (DD119) is on or after 06/01/2012 and before 1/1/2016 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV Percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override PRA Principal Forgiveness Amount (DD963) is not provided, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be greater than 0 and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 PRA Unpaid Principal Balance After Modification (DD986) to 115% of the Property Valuation As Is Value (DD157).
10/29/2015	ADR Data Rules	ADE-552		Rule Details	Additional Data Reporting Type Code (DD967) is mandatory and must be 1, 2, or 3.	Additional Data Reporting Type Code (DD967) is mandatory and must be 1, 2, 3 or 4.
10/29/2015	ADR Data Rules	ADE-640		Rule Details	If Additional Data Reporting Type Code (DD967) is 1 or 2, Trial Not Approved/Not Accepted Reason Code (DD218) must be blank.	If Additional Data Reporting Type Code (DD967) is 1, 2 or 4, Trial Not Approved/Not Accepted Reason Code (DD218) must be blank.
10/29/2015	ADR Data Rules	ADE-642		Rule Details	If HAMP Tier 1 Not Offered Reason Code (DD987) is provided, Additional Data Reporting Type Code (DD967) must be 2 or 3.	If HAMP Tier 1 Not Offered Reason Code (DD987) is provided, Additional Data Reporting Type Code (DD967) must be 2, 3 or 4.
10/29/2015	ADR Data Rules	ADE-645		Rule Details	If Additional Data Reporting Type Code (DD967) is 1 or 2 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state and Repurchase Type Code (DD1003) is not 1 or 2, Investor Code (DD9) must be equal to the current Investor Code on the modification. Rule does not apply if the associated modification is in Official Withdrawn state with an Official Withdrawn Reason Code (DD1077) of (2) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date.	If Additional Data Reporting Type Code (DD967) is 1, 2 or 4 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state and Repurchase Type Code (DD1003) is not 1 or 2, Investor Code (DD9) must be equal to the current Investor Code on the modification. Rule does not apply if the associated modification is in Official Withdrawn state with an Official Withdrawn Reason Code (DD1077) of (2) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date.
10/29/2015	ADR Data Rules	ADE-646		Rule Details	If Additional Data Reporting Type Code (DD967) is 1 or 2, a corresponding modification of the same Tier must exist in the HAMP System.	If Additional Data Reporting Type Code (DD967) is 1, 2 or 4, a corresponding modification of the same Tier must exist in the HAMP System.
10/29/2015	ADR Data Rules	ADE-671		Rule Details	If NPV Model Type Code (DD122) is 6, Trial Fallout Reason Code (DD217) must be provided.	If NPV Model Type Code (DD122) is 6 and Additional Data Reporting Type Code is 1 or 2, Trial Fallout Reason Code (DD217) must be provided.
10/29/2015	ADR Data Rules	ADE-678		Rule Details	If NPV Model Type Code (DD122) is 6, the associated modification must not have NPV previously reported in the HAMP System.	If NPV Model Type Code (DD122) is 6 and Additional Data Reporting Type Code (DD967) is 1 or 2, the associated modification must not have NPV previously reported in the HAMP System.
10/29/2015	ADR Data Rules	ADE-691		All - new rule		If Additional Data Reporting Type Code (DD967) is 4, NPV Model Type Code (DD122) must be 6.
10/29/2015	ADR Data Rules	ADE-692		All - new rule		If Additional Data Reporting Type Code (DD967) is 4, Modification Evaluation Date (DD970) must be on or after 9/1/2015.
10/29/2015	ADR Data Rules	ADE-693		All - new rule		If Trial Fallout Reason Code (DD217) is (33) Failure to Meet Streamline HAMP Eligibility, Additional Data Reporting Type Code (DD967) must be 4.
10/29/2015	ADR Data Rules	ADE-694		All - new rule		If HAMP Tier 1 Not Offered Reason Code (DD987) is (30) Streamline HAMP, if provided, Additional Data Reporting Type Code (DD967) must be (4) Streamline HAMP.
10/29/2015	ADR Data Rules	ADE-695		All - new rule		Additional Data Reporting Type Code (DD967) of 3 shall be rejected, if the associated modification of the same Tier is in Trial Cancel state with the Trial Fallout reason code of (32) Modification Documents Not Returned by Borrower.

10/29/2015	ADR Data Rules	ADE-696		All - new rule		<p>Trial Fallout Reason Code (DD217) of (14) Trial Plan Default, (32) Modification Documents Not Returned by Borrower or (33) Failure to Meet Streamline HAMP Eligibility will be rejected if it will result in there being more than two Tier 1, Tier 2 or Streamline HAMP loans in the HAMP system in the following states:</p> <ul style="list-style-type: none"> - Trial Active (any tier) - Trial Disqualified (any tier) - Streamline Trial Cancel with a Trial Fallout Reason Code (DD217) of Failure to Meet Streamline HAMP Eligibility - Trial Cancel (any tier) with a Trial Fallout Reason Code (DD217) of Modification Documents Not Returned by Borrower - Official (any state, any tier)
10/29/2015	ADR Data Rules	ADE-701		All - new rule		<p>If Additional Data Reporting Type Code (DD967) is 3, Modification Evaluation Date (DD970) is on or after 6/1/2012 and Trial Not Approved/Not Accepted Reason Code (DD218) is not 18. Submission Error Correction, there cannot be a Streamline HAMP Modification for the loan in the HAMP System that is Trial Active, Trial Canceled with a Trial Fallout Reason Code of 11. Loan Paid Off, Official Active or Official Paid Off with a Modification Effective Date (DD105) that is on or before the Modification Evaluation Date (DD970).</p>
10/29/2015	ADR Data Rules	ADE-703		All - new rule		<p>If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 1/1/2016 and calculated Post-Capitalization MTMLTV Percent is greater than 115%, and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Forbearance Amount (DD962) is not provided, Tier 2 Principal Forbearance Amount (DD977) must be greater than or equal to 0, and must be within a plus or minus 0.5% tolerance of the minimum of:</p> <ul style="list-style-type: none"> a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 Unpaid Principal Balance After Modification (DD981) to 115% of the Property Valuation As Is Value (DD157). (This calculation shall be floored at 0) <p>Note: This edit will use the standard 115.00001% threshold.</p>
10/29/2015	ADR Data Rules	ADE-704		All - new rule		<p>If NPV Date (DD119) is on or after 1/1/2016 and NPV Model Type Code (DD122) is 2, and calculated Post-Capitalization MTMLTV Percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override PRA Principal Forgiveness Amount (DD963) is not provided, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be greater than 0 and must be within a plus or minus 0.5% tolerance of the minimum of:</p> <ul style="list-style-type: none"> a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 PRA Unpaid Principal Balance After Modification (DD986) to 115% of the Property Valuation As Is Value (DD157). <p>Note: This edit will use the standard 115.00001% threshold.</p>

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 09/01/2015

Publication Date	Tab	Ref ID	Name of Data Point	Field	Old Value	New Value
6/25/2015	ADR Data Rules	ADE-553	Rule Details		Modification Evaluation Date (DD970) is mandatory and must be a valid date on or after 3/4/2009 and on or before 9/30/2016.	If Investor Code is (1) Fannie Mae or (2) Freddie Mac, Modification Evaluation Date (DD970) is mandatory and must be a valid date on or after 3/4/2009 and on or before 9/30/2017.
4/30/2015	ADR Data Dictionary	DD970	Modification Evaluation Date	Allowable Values	Min: 2009-03-04 Max: 2016-09-30	Min: 2009-03-04 Max: 2017-09-30
4/30/2015	ADR Data Rules	ADE-553	Black Knight		Yes	No

4/30/2015	ADR Data Rules	ADE-608	Rule Details		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 6/1/2012, NPV Code Version (DD118) must be greater than or equal to 5.	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 6/1/2012 and on or before 3/31/2015, NPV Code Version (DD118) must be greater than or equal to 5 and less than 6.
4/30/2015	ADR Data Rules	ADE-645	Rule Details		If Additional Data Reporting Type Code (DD967) is 1 or 2 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state and Repurchase Type Code (DD1003) is not 1 or 2, Investor Code (DD9) must be equal to the current Investor Code on the modification. Rule does not apply if the associated modification is in Official Withdrawn state with an Official Withdrawn Reason Code (DD1077) of (2) GSE Repurchase After Initial Modification Term.	If Additional Data Reporting Type Code (DD967) is 1 or 2 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state and Repurchase Type Code (DD1003) is not 1 or 2, Investor Code (DD9) must be equal to the current Investor Code on the modification. Rule does not apply if the associated modification is in Official Withdrawn state with an Official Withdrawn Reason Code (DD1077) of (2) GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date.
4/30/2015	ADR Data Rules	ADR-688	All - new rule			If Investor Code (DD9) is (3) Private or (4) Portfolio, Modification Evaluation Date (DD970) is mandatory and must be a valid date on or after 3/4/2009 and on or before 9/30/2017.
4/30/2015	ADR Data Rules	ADE-689	All - new rule			An ADR transaction 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	ADR Data Rules	ADR-690	All - new rule			If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 4/1/2015, NPV Code Version (DD118) must be greater than or equal to 6.

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 02/02/2015

Publication Date	Tab	Ref ID	Name of Data Point	Field	Old Value	New Value
3/31/2015	ADR 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) as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.	The amount of principal forgiveness on the NPV test for a HAMP Tier 1 standard (non-PRA) evaluation. This includes all third party subsidized incentives (such as HHF) and other principal forgiveness assistance (such as HHF investor matching, etc.) as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals. NOTE: This definition is different than the definition specified for the Loan Setup transaction.
3/31/2015	ADR Data Dictionary	DD118	NPV Code Version	Allowable Values	Data Range: Min: 0 Max: 5.0	Data Range: Min: 0 Max: Current Base NPV Model
11/25/2014	ADR Data Rules	ADR-351		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 then Principal Reduction Alternative (PRA) Interest Rate After Modification (DD563) must be provided, and must be less than or equal to Interest Rate Before Modification (DD85).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 then Principal Reduction Alternative (PRA) Interest Rate After Modification (DD563) must be provided.

10/30/2014	ADR Data Dictionary	DD957	Occupancy Eligibility Type Code	Definition & Allowable Values	<p>Occupancy status and modification eligibility of the property being evaluated.</p> <ul style="list-style-type: none"> • Select 1 for evaluating an owner-occupied property: i) for Tier 1 and Tier 2 evaluations on or after NPV date 6/1/2012, OR ii) that is eligible for re-evaluation under Tier 1 (eg. due to a change in circumstances), with NPV date prior to 6/1/2012 • Select 2 for any evaluation for a non-owner-occupied property (for Tier 2 evaluation only) • Select 3 for a re-evaluation of an owner-occupied property that was previously evaluated under HAMP Tier 1 ; and has no change in circumstance; and was deemed i) excessive forbearance or ii) with pre-mod DTI less than 31%; or, iii) with an NPV negative result (for Tier 2 evaluation only) • Select 4 for evaluating a loan that has defaulted under the HAMP Tier 1 trial period plan or HAMP Tier 1 permanent modification (for Tier 2 evaluation only) <p>Enumeration: 1- Owner occupied 2- Non- owner occupied 3- Owner occupied Excessive Forbearance/Current DTI <31%/Prior HAMP NPV Negative 4- Owner occupied Failed HAMP 5 - No value existed prior to attribute introduction (not for servicer use)</p>	<p>Occupancy status and modification eligibility of the property being evaluated.</p> <ul style="list-style-type: none"> • Select 1 for evaluating an owner-occupied property: i) for Tier 1 and Tier 2 evaluations on or after NPV date 6/1/2012, OR ii) that is eligible for re-evaluation under Tier 1 (eg. due to a change in circumstances), with NPV date prior to 6/1/2012 • Select 2 for any evaluation for a non-owner-occupied property (for Tier 2 evaluation only) • Select 3 for a re-evaluation of an owner-occupied property that was previously evaluated under HAMP Tier 1 ; and has no change in circumstance; and was deemed i) excessive forbearance or ii) with pre-mod DTI less than 31%; or, iii) with an NPV negative result (for Tier 2 evaluation only) • Select 4 for evaluating a loan that i) has defaulted under the HAMP Tier 1 trial period plan or ii) defaulted on HAMP Tier 1 permanent modification or iii) is eligible for Tier 2 Remodification (for Tier 2 evaluation only) <p>Enumeration: 1- Owner occupied 2- Non- owner occupied 3- Owner occupied Excessive Forbearance/Current DTI <31%/Prior HAMP NPV Negative 4- Owner occupied Failed HAMP/Owner Occupied Tier 2 Remodification 5 - No value existed prior to attribute introduction (not for servicer use)</p>
10/30/2014	ADR Data Dictionary	DD132	Principal and Interest Payment After Modification	Calculations	<p>P&I Payment After Modification = Monthly Gross Income * Front Ratio After Modification - Escrow Payment After Modification - Association Dues/Fees Before Modification (if exists)</p>	(removed)
10/30/2014	ADR Data Dictionary	DD135	Principal and Interest Payment Before Modification	Definition & Calculations	<p>The sum of the contractual principal and interest payments before modification for the property under evaluation. If the loan is an IO loan in the interest only period, enter only the interest amount. If the loan is a neg-am, enter the payment amount received (without escrow) at the most recent payment date. For delinquent ARMs, the pre-mod scheduled payment should be reported, not the payment at the LPI date.</p> <p>When entering for a Tier 2 modification where there was a prior (i) HAMP Tier 1 permanent modification that lost good standing (Occupancy Eligibility=4), enter the HAMP Tier 1 monthly P&I payment or (ii) a HAMP Tier 1 trial period plan that defaulted, enter the sum of the contractual principal and interest payments (i.e., before HAMP Tier 1 trial period plan). Report 2 decimals.</p> <p>Note: Calculations removed for ADR.</p>	<p>The sum of the contractual principal and interest payments before modification for the property under evaluation. If the loan is an IO loan in the interest only period, enter only the interest amount. If the loan is a neg-am, enter the payment amount received (without escrow) at the most recent payment date. For delinquent ARMs, the pre-mod scheduled payment should be reported, not the payment at the LPI date.</p> <p>When entering for a Tier 2 modification where there was a prior (i) HAMP Tier 1 permanent modification that lost good standing (Occupancy Eligibility=4), enter the HAMP Tier 1 monthly P&I payment or (ii) a HAMP Tier 1 trial period plan that defaulted, enter the sum of the contractual principal and interest payments (i.e., before HAMP Tier 1 trial period plan) or (iii) HAMP Tier 1 permanent modification that completed 5 years of initial modification term in good standing (Occupancy Eligibility=4), enter the most recent scheduled P&I payment. Report 2 decimals.</p>
10/30/2014	ADR Data Dictionary	DD986	Tier 2 PRA Unpaid Principal Balance After Modification	Calculations	<p>Calculation to reduce the Tier 2 Unpaid Principal Balance After Modification (DD222) to 115% of the Property Valuation As Is Value (DD157):</p> <p>= [NPV Capitalized UPB Amount (DD955) - Tier 2 PRA Principal Write-down (Forgiveness) (DD982)] - [Property Valuation As Is Value (DD157) * 1.15]</p>	<p>Calculation to reduce the Tier 2 Unpaid Principal Balance After Modification (DD222) to 115% of the Property Valuation As Is Value (DD157):</p> <p>= [NPV Capitalized UPB Amount (DD955)] - [Property Valuation As Is Value (DD157) * 1.15]</p>
10/30/2014	ADR Data Rules	ADE-513		Rule Detail	<p>If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code is 3 or 4, Tier 2 PRA NPV Model Result Amount Post Mod (DD973), if exists, must not equal Tier 2 NPV Model Result Amount Post Mod (DD971).</p>	<p>If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code is 3 or 4, Tier 2 PRA NPV Model Result Amount Post Mod (DD973) must not equal Tier 2 NPV Model Result Amount Post Mod (DD971), if exists.</p>

10/30/2014	ADR Data Rules	ADE-520		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-Mod (DD571), if exists, must equal NPV Model Result Amount Pre-Mod (DD121).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-Mod (DD571) must equal NPV Model Result Amount Pre-Mod (DD121), if exists.
10/30/2014	ADR Data Rules	ADE-524		Rule Detail	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974), if exists, must equal Tier 2 NPV Model Result Amount Pre-Mod (DD972).	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must equal Tier 2 NPV Model Result Amount Pre-Mod (DD972), if exists.
10/30/2014	ADR Data Rules	ADE-649		Rule Detail	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, there must not be a Tier 1 Modification for the loan in the HAMP System that is Trial Active, Official Active, Official Paid Off or Official Withdrawn	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, there must not be a Tier 1 Modification for the loan in the HAMP System that is Trial Active, Official Active or Official Paid Off.
10/30/2014	ADR Data Rules	ADE-685		All - New Rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, and there is a Tier 1 Modification for the loan in the HAMP System that is Official Withdrawn, the Withdrawn Tier 1 modification must have Action Code (DD20) of 63 (Proprietary Remodification) or 64 (GSE Repurchase After Initial Modification Term).
10/30/2014	ADR Data Rules	ADE-686		All - New Rule		Reject the ADR transaction if Additional Data Reporting Type Code (DD967) is 3 (HAMP NANA) and Modification Evaluation Date (DD970) is on or after 6/1/2012, and it is received in the same cycle as a Tier 1 OMR with Action Code (DD20) of 63 (Proprietary Remodification) or 64 (GSE Repurchase After Initial Modification Term).

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 04/28/2014

Publication Date	Tab	Ref ID	Name of Data Point	Field	Old Value	New Value
3/24/2014	ADR Data Rules	ADE-283		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Test Result (DD123), if exists, must be 1 or 2.	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and ((Investor Code is 1 or 2) OR (Investor is 3 or 4 and Principal Reduction Alternative (PRA) NPV Test Result (DD572) is not provided)), then NPV Test Result (DD123) must be 1 (Positive) or 2 (Negative).
3/24/2014	ADR Data Rules	ADE-310		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Unpaid Principal Balance After Modification (DD222), if exists, must be greater than 0.	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Unpaid Principal Balance After Modification (DD222) must be greater than 0.
3/24/2014	ADR Data Rules	ADE-312		Rule Detail	If NPV Model Type Code (DD122) is 2, Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (D218) is not provided, and Investor Code(DD9) is (1) Fannie or (2) Freddie, then Interest Rate After Modification (DD83), if exists, must be greater than or equal to 2.	If NPV Model Type Code (DD122) is 2, Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (D218) is not provided, Investor Code (DD9) is (1) Fannie or (2) Freddie, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Interest Rate After Modification (DD83) must be greater than or equal to 2.
3/24/2014	ADR Data Rules	ADE-316		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24) must be provided AND must be greater than or equal to 1 AND must be numeric.	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Amortization Term After Modification (DD24) must be provided AND must be greater than or equal to 1 AND must be numeric.
3/24/2014	ADR Data Rules	ADE-318		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132), if exists, must be greater than 0.	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Principal and Interest Payment After Modification (DD132) must be greater than 0.
3/24/2014	ADR Data Rules	ADE-320		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal Forbearance Amount (DD136) must be provided and must be greater than or equal to 0.	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Principal Forbearance Amount (DD136) must be provided and must be greater than or equal to 0.

3/24/2014	ADR Data Rules	ADE-322		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal Write-down (Forgiveness) (DD139) must be provided and must be greater than or equal to 0.	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Principal Write-down (Forgiveness) (DD139) must be provided and must be greater than or equal to 0.
3/24/2014	ADR Data Rules	ADE-330		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Pre Mod (DD121) must be provided.	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then NPV Model Result Amount Pre Mod (DD121) must be provided.
3/24/2014	ADR Data Rules	ADE-332		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Post-mod (DD120) must be provided.	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then NPV Model Result Amount Post-mod (DD120) must be provided.
3/24/2014	ADR Data Rules	ADE-400		Rule Detail	If NPV Model Type Code (DD122) is 2, NPV Model Result Post-mod (DD120) must be less than or equal to ((P&I Payment After Modification (DD132) * Amortization Term After Modification (DD24) + Principal Forbearance Amount (DD136))	If NPV Model Type Code (DD122) is 2, then NPV Model Result Post-mod (DD120), if exists, must be less than or equal to ((P&I Payment After Modification (DD132) * Amortization Term After Modification (DD24) + Principal Forbearance Amount (DD136))
3/24/2014	ADR Data Rules	ADE-401		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Product Before Modification (DD142) is 2, NPV Model Result Amount Pre-mod (DD121) must be less than or equal to Principal and Interest Payment Before Modification (DD135) * [Remaining Term (DD164) + Months Past Due (DD115)].	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and Product Before Modification (DD142) is 2, then NPV Model Result Amount Pre-mod (DD121), if exists, must be less than or equal to Principal and Interest Payment Before Modification (DD135) * [Remaining Term (DD164) + Months Past Due (DD115)].
3/24/2014	ADR Data Rules	ADE-497		Associated Attributes		Removed the link to DD83 Interest Rate After Modification.
3/24/2014	ADR Data Rules	ADE-508		Rule Detail	If NPV Model Type Code is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and NPV Date (DD119) is on or after 10/01/2010 and Investor Code (DD9) is 3 or 4, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-Mod (DD570) must not be equal to NPV Model Result Amount Post-Mod (DD120).	If NPV Model Type Code is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, Post-Arrearage MTMLTV Percent (DD701) is greater than 115%, NPV Date (DD119) is on or after 10/01/2010, and Investor Code (DD9) is 3 or 4; then Principal Reduction Alternative (PRA) NPV Model Result Amount Post-Mod (DD570) must not be equal to NPV Model Result Amount Post-Mod (DD120), if exists.
3/24/2014	ADR Data Rules	ADE-602		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to (Unpaid Principal Balance After Modification (DD222) + Principal Forbearance (DD136) + Principal Write-down (Forgiveness) (DD139)).	If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 (Positive) or 2 (Negative), then Unpaid Principal Balance Before Modification (DD225) must be less than or equal to (Unpaid Principal Balance After Modification (DD222) + Principal Forbearance (DD136) + Principal Write-down (Forgiveness) (DD139)).
1/24/2014	ADR Data Rules	ADE-283		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Test Result (DD123) is mandatory AND must be 1 or 2.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Test Result (DD123), if exists, must be 1 or 2.
1/24/2014	ADR Data Rules	ADE-310		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Unpaid Principal Balance After Modification (DD222) must be provided and must be greater than 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Unpaid Principal Balance After Modification (DD222), if exists, must be greater than 0.
1/24/2014	ADR Data Rules	ADE-312		Rule Detail	If NPV Model Type Code (DD122) is 2, Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (D218) is not provided, and Investor Code(DD9) is (1) Fannie or (2) Freddie, then Interest Rate After Modification (DD83) must be greater than or equal to 2.	If NPV Model Type Code (DD122) is 2, Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (D218) is not provided, and Investor Code(DD9) is (1) Fannie or (2) Freddie, then Interest Rate After Modification (DD83), if exists, must be greater than or equal to 2.
1/24/2014	ADR Data Rules	ADE-318		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132) must be provided and must be greater than 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132), if exists, must be greater than 0.
1/24/2014	ADR Data Rules	ADE-366		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83) is mandatory and must be less than or equal to 25%.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83), if exists, must be less than or equal to 25%.

1/24/2014	ADR Data Rules	ADE-384		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83) is mandatory and must be greater than or equal to 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83), if exists, must be greater than or equal to 0.
1/24/2014	ADR Data Rules	ADE-387		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24) must be less than or equal to the greater of (480 or Remaining Term (DD164)).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24), if exists, must be less than or equal to the greater of (480 or Remaining Term (DD164)).
1/24/2014	ADR Data Rules	ADE-393		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Post-mod (DD120) is mandatory and must be greater than or equal to $(0 - (\text{UPB After Modification} * 0.15) - ((\text{Monthly Hazard and Flood Insurance} + \text{Monthly Real Estate Taxes}) * 46))$.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Post-mod (DD120), if exists, must be greater than or equal to $(0 - (\text{UPB After Modification} * 0.15) - ((\text{Monthly Hazard and Flood Insurance} + \text{Monthly Real Estate Taxes}) * 46))$.
1/24/2014	ADR Data Rules	ADE-401		Rule Type	Hard Stop	Warning
1/24/2014	ADR Data Rules	ADE-406		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Pre-mod (DD121) is mandatory and must be greater than or equal to $(0 - (\text{UPB Before Modification} (DD225) * 0.15)) - ((\text{Monthly Hazard and Flood Insurance} (DD111) + \text{Monthly Real Estate Taxes} (DD114)) * 40)$.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Pre-mod (DD121), if exists, must be greater than or equal to $(0 - (\text{UPB Before Modification} (DD225) * 0.15)) - ((\text{Monthly Hazard and Flood Insurance} (DD111) + \text{Monthly Real Estate Taxes} (DD114)) * 40)$.
1/24/2014	ADR Data Rules	ADE-422		Rule Detail	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Capitalized UPB Amount (DD955) must equal Unpaid Principal Balance After Modification (DD222) + Principal Forbearance Amount (DD136) + Principal Write-down (Forgiveness) (DD139).	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, and NPV Test Result (DD123) is 1 or 2, NPV Capitalized UPB Amount (DD955) must equal Unpaid Principal Balance After Modification (DD222) + Principal Forbearance Amount (DD136) + Principal Write-down (Forgiveness) (DD139).
1/24/2014	ADR Data Rules	ADE-496		Rule Detail	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and calculated MTMLTV Percent is greater than 115% and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Forbearance Amount (DD962) is not provided, Tier 2 Principal Forbearance Amount (DD977) must be greater than 0, and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 Unpaid Principal Balance After Modification (DD981) to 115% of the Property Valuation As Is Value (DD157). Note: This edit will use the standard 115.00001% threshold.	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and calculated MTMLTV Percent is greater than 115% and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Forbearance Amount (DD962) is not provided, Tier 2 Principal Forbearance Amount (DD977) must be greater than or equal to 0, and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 Unpaid Principal Balance After Modification (DD981) to 115% of the Property Valuation As Is Value (DD157). (This calculation shall be floored at 0) Note: This edit will use the standard 115.00001% threshold.
1/24/2014	ADR Data Rules	ADE-513		Rule Detail	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code is 3 or 4, Tier 2 PRA NPV Model Result Amount Post Mod (DD973) must not equal Tier 2 NPV Model Result Amount Post Mod (DD971).	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code is 3 or 4, Tier 2 PRA NPV Model Result Amount Post Mod (DD973), if exists, must not equal Tier 2 NPV Model Result Amount Post Mod (DD971).
1/24/2014	ADR Data Rules	ADE-518		Rule Type	Hard Stop	Warning
1/24/2014	ADR Data Rules	ADE-520		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-Mod (DD571) must equal NPV Model Result Amount Pre-Mod (DD121).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-Mod (DD571), if exists, must equal NPV Model Result Amount Pre-Mod (DD121).
1/24/2014	ADR Data Rules	ADE-523		Rule Detail	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must not equal Tier 2 NPV Model Result Amount Post Mod (DD971).	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must not equal Tier 2 PRA NPV Model Result Amount Post Mod (DD973).

1/24/2014	ADR Data Rules	ADE-524		Rule Detail	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must equal Tier 2 NPV Model Result Amount Pre-Mod (DD972).	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974), if exists, must equal Tier 2 NPV Model Result Amount Pre-Mod (DD972).
1/24/2014	ADR Data Rules	ADE-525		Rule Type	Hard Stop	Warning
1/24/2014	ADR Data Rules	ADE-555		Rule Type	Hard Stop	Warning
1/24/2014	ADR Data Rules	ADE-597		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Product Before Modification (DD142) is not 2, NPV Model Result Amount Pre-Mod (DD121) must be less than or equal to [(Principal and Interest Payment Before Modification (DD135) * Months Past Due (DD115)) + Unpaid Principal Balance Before Modification (DD225)].	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Product Before Modification (DD142) is not 2, NPV Model Result Amount Pre-Mod (DD121), if exists, must be less than or equal to [(Principal and Interest Payment Before Modification (DD135) * Months Past Due (DD115)) + Unpaid Principal Balance Before Modification (DD225)].
1/24/2014	ADR Data Rules	ADE-600		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132) must be within a plus or minus 0.5% tolerance of [((Interest Rate After Modification (DD83) / 100) / 12) / (1 - (1 + (Interest Rate After Modification (DD83) / 100) / 12) ^ - Amortization Term After Modification (DD24))] * Unpaid Principal Balance After Modification (DD222).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132), if exists, must be within a plus or minus 0.5% tolerance of [((Interest Rate After Modification (DD83) / 100) / 12) / (1 - (1 + (Interest Rate After Modification (DD83) / 100) / 12) ^ - Amortization Term After Modification (DD24))] * Unpaid Principal Balance After Modification (DD222).
1/24/2014	ADR Data Rules	ADE-601		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132) must be less than Principal and Interest Payment Before Modification (DD135).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132), if exists, must be less than Principal and Interest Payment Before Modification (DD135).
1/24/2014	ADR Data Rules	ADE-612		Rule Detail	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24) must be greater than or equal to Remaining Term (DD164).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24), if exists, must be greater than or equal to Remaining Term (DD164).
1/24/2014	ADR Data Rules	ADE-645		Rule Detail	If Additional Data Reporting Type Code (DD967) is 1 or 2 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state and Repurchase Type Code (DD1003) is not 1 or 2, Investor Code (DD9) must be equal to the current Investor Code on the modification.	If Additional Data Reporting Type Code (DD967) is 1 or 2 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state and Repurchase Type Code (DD1003) is not 1 or 2, Investor Code (DD9) must be equal to the current Investor Code on the modification. Rule does not apply if the associated modification is in Official Withdrawn state with an Official Withdrawn Reason Code (DD1077) of (2) GSE Repurchase After Initial Modification Term.
1/24/2014	ADR Data Rules	ADE-649		Rule Detail	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, there must not be a Tier 1 Modification for the loan in the HAMP System that is Trial Active, Official Active, or Official Paid Off.	If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, there must not be a Tier 1 Modification for the loan in the HAMP System that is Trial Active, Official Active, Official Paid Off or Official Withdrawn.

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 11/25/2013

Publication Date	Tab	Ref ID	Name of Data Point	Field	Old Value	New Value
10/17/2013	ADR Data Rules	ADE-316		Rule Type	Hard Stop	Warning
10/17/2013	ADR Data Rules	ADE-330		Rule Type	Hard Stop	Warning
10/17/2013	ADR Data Rules	ADE-332		Rule Type	Hard Stop	Warning
10/17/2013	ADR Data Rules	ADE-400		Rule Type	Hard Stop	Warning
10/17/2013	ADR Data Rules	ADE-442		Rule Type	Hard Stop	Warning
10/17/2013	ADR Data Rules	ADE-508		Rule Type	Hard Stop	Warning
10/17/2013	ADR Data Rules	ADE-510		Rule Type	Hard Stop	Warning
10/17/2013	ADR Data Rules	ADE-593		Rule Type	Hard Stop	Warning
8/22/2013	ADR Data Dictionary	DD970	Modification Evaluation Date	Allowable Values	Data Range: Min: 2009-03-04 Max: 2014-09-30	Data Range: Min: 2009-03-04 Max: 2016-09-30
8/22/2013	ADR Data Dictionary	DD119	NPV Date	Allowable Values	Data Range: Min: 2009-04-15 Max: Today's System Date or 9-30-2014, whichever is earlier.	Data Range: Min: 2009-04-15 Max: Today's System Date
8/22/2013	ADR Data Rules	ADE-553		Rule Details	Modification Evaluation Date (DD970) is mandatory and must be a valid date on or after 3/4/2009 and on or before 9/30/2014 .	Modification Evaluation Date (DD970) is mandatory and must be a valid date on or after 3/4/2009 and on or before 9/30/2016 .

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 07/29/2013

Publication Date	Tab	Ref ID	Name of Data Point	Field	Old Value	New Value
5/24/2013	ADR Data Dictionary	DD217	Trial Fallout Reason Code	Enumeration	Enumeration: The following code results in the modification being disqualified: 14. Trial Plan Default The following codes result in the modification being cancelled: 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid Off 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 23. Waiver Cancellations 24. Dodd Frank Certification Non-Compliance 30. Transfer to Non Participating Entity	Enumeration: The following code results in the modification being disqualified: 14. Trial Plan Default The following codes result in the modification being cancelled: 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid Off 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 23. Waiver Cancellations 24. Dodd Frank Certification Non-Compliance 30. Not Eligible for MHA Incentives due to Repurchase/Involuntary Transfer

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 04/01/2013

Publication Date	Tab	Ref ID	Name of Data Point	Field	Old Value	New Value
1/25/2013	ADR Data Dictionary	DD29	Association Dues/Fees Before Modification	Definition	The monthly HOA or condo fees for the property under evaluation; also includes any future monthly escrow shortage. Report 2 decimals.	The monthly HOA or condo fees for the property under evaluation including any future monthly escrow shortage. 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, include the rent amount. Report 2 decimals.
1/25/2013		ADE-287		Rule Details	If Investor Code (DD5) is 1, GSE Loan Number (DD9), if provided, must be 10 digits and numeric.	If Investor Code (DD9) is 1, GSE Loan Number (DD5), if provided, must be 10 digits and numeric.
1/25/2013	ADR Data Rules	ADE-406		Rule Details	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Pre-mod (DD121) is mandatory and must be greater than or equal to $(0 - (UPB \text{ Before Modification } (DD225) * 0.15) - ((\text{Monthly Hazard and Flood Insurance } (DD111) + \text{Monthly Real Estate Taxes } (DD114)) * 40))$.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Pre-mod (DD121) is mandatory and must be greater than or equal to $(0 - (UPB \text{ Before Modification } (DD225) * 0.15) - ((\text{Monthly Hazard and Flood Insurance } (DD111) + \text{Monthly Real Estate Taxes } (DD114)) * 40))$.
1/25/2013	ADR Data Rules	ADE-645		Rule Details	If Additional Data Reporting Type Code (DD967) is 1 or 2 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state, Investor Code (DD9) must be equal to the current Investor Code on the modification.	If Additional Data Reporting Type Code (DD967) is 1 or 2 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state and Repurchase Type Code (DD1003) is not 1 or 2, Investor Code (DD9) must be equal to the current Investor Code on the modification.

12/03/2012 Updated 9/20/2012	ADR Data Dictionary	DD56	Co-Borrower Last Name	Condition Under Which Data is Required	If Co-Borrower on loan	If Co-Borrower Social Security Number or Co-Borrower First Name are provided.
12/3/2012	ADR Data Dictionary	DD53	Co-Borrower Date of Birth	ADR Transaction file Condition Under Which Data is Required	C Optional if co-borrower on loan and if provided on Hardship Affidavit	O If co-borrower on loan and if provided on Hardship Affidavit
12/03/2012 Updated 9/20/2012	ADR Data Dictionary	DD59	Co-Borrower Social Security Number	ADR Transaction file	C	O
12/3/2012	ADR Data Dictionary	DD52	Co-Borrower Credit Score	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) or if available	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Co-Borrower First Name and Co-Borrower Last Name are populated
12/3/2012	ADR Data Dictionary	DD36	Borrower Ethnicity Type Code	Condition Under Which Data is Required	If Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	If Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported

12/3/2012	ADR Data Dictionary	DD41	Borrower Race Type Code	Condition Under Which Data is Required	If Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	If Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported
12/3/2012	ADR Data Dictionary	DD42	Borrower Sex Type Code	Condition Under Which Data is Required	If Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	If Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported
12/3/2012	ADR Data Dictionary	DD54	Co-Borrower Ethnicity Type Code	Condition Under Which Data is Required	If co-borrower on loan and if Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	If Co-Borrower First Name and Co-Borrower Last Name are populated and Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported
12/3/2012	ADR Data Dictionary	DD58	Co-Borrower Race Type Code	Condition Under Which Data is Required	If co-borrower on loan and if Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	If Co-Borrower First Name and Co-Borrower Last Name are populated and Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported
12/3/2012	ADR Data Dictionary	DD57	Co-Borrower Sex Type Code	Condition Under Which Data is Required	If co-borrower on loan and if Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	If Co-Borrower First Name and Co-Borrower Last Name are populated and Race/Ethnicity/Gender Source Type Code is not equal to (5) Not Available or (6) Previously Reported
12/3/2012	ADR Data Dictionary	DD5	GSE Loan Number	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and if GSE loan	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (1) Fannie Mae or (2) Freddie Mac
12/3/2012	ADR Data Dictionary	DD96	Mark to Market LTV	ADR Transaction file	C	O
12/3/2012	ADR Data Dictionary	DD568	Maximum Months Past Due in Past 12 Months	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or PRA Waterfall Principal Forgiveness >0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied and post-arrearage MTMLTV Percent is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD956	Monthly Gross Rental Income Amount	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 2 (Non-Owner Occupied)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Occupancy Eligibility Type Code is (2) Non-Owner Occupied
12/3/2012	ADR Data Dictionary	DD955	NPV Capitalized UPB Amount	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Date is on or after 6/01/2012 and NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied
12/3/2012	ADR Data Dictionary	DD120	NPV Model Result Amount Post-mod	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied
12/3/2012	ADR Data Dictionary	DD121	NPV Model Result Amount Pre-mod	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied
12/3/2012	ADR Data Dictionary	DD123	NPV Test Result	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied
12/3/2012	ADR Data Dictionary	DD958	Primary Residence Total Housing Expense Amount	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 2	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Occupancy Eligibility Type Code is (2) Non-Owner Occupied
12/3/2012	ADR Data Dictionary	DD591	Principal Reduction Alternative Amount	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied and post-arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD562	Principal Reduction Alternative (PRA) Amortization Term After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD563	Principal Reduction Alternative (PRA) Interest Rate After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD570	Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115%.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010

12/3/2012	ADR Data Dictionary	DD571	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD572	Principal Reduction Alternative (PRA) NPV Test Result	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or PRA Waterfall Principal Forgiveness >0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD564	Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD565	Principal Reduction Alternative (PRA) Principal Forbearance Amount	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD566	Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness)	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or PRA Waterfall Principal Forgiveness > 0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD567	Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and post-arrearage MTMLTV >115% or PRA Waterfall Principal Forgiveness >0.	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Occupancy Eligibility Type Code is (1) Owner Occupied and Post-Arrearage MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 10/01/2010
12/3/2012	ADR Data Dictionary	DD979	Tier 2 Amortization Term After Modification	Condition Under Which Data is Required	If NPV Model Type Code is 2 and Investor Code is 3 or 4 and NPV Date is on or after 6/1/2012 and Tier 2 NPV Test Result is 1 or 2	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Result is (1) Positive or (2) Negative
12/3/2012	ADR Data Dictionary	DD978	Tier 2 Interest Rate After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted) and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Result is (1) Positive or (2) Negative
12/3/2012	ADR Data Dictionary	DD959	Tier 2 Investor Override Indicator	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Date is on or after 6/01/2012 and NPV Model Type Code is (2) Base NPV Model - Servicer hosted
12/3/2012	ADR Data Dictionary	DD964	Tier 2 Non-PRA Forgiveness Amount	ADR Transaction file	C	O
12/3/2012	ADR Data Dictionary	DD971	Tier 2 NPV Model Result Amount Post-mod	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code = (2) Base NPV Model - Servicer hosted and Tier 2 NPV Test Result is (1) Positive or (2) Negative
12/3/2012	ADR Data Dictionary	DD972	Tier 2 NPV Model Result Amount Pre-mod	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Test Result
12/3/2012	ADR Data Dictionary	DD976	Tier 2 NPV Test Result	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012
12/3/2012	ADR Data Dictionary	DD961	Tier 2 Override Amortization Term	ADR Transaction file	C	O
				Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Tier 2 Investor Restriction Indicator = 'Y' AND an Investor Override exists	
12/3/2012	ADR Data Dictionary	DD962	Tier 2 Override Forbearance Amount	ADR Transaction file	C	O
				Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Tier 2 Investor Restriction Indicator = 'Y' AND an Investor Override exists	
12/3/2012	ADR Data Dictionary	DD960	Tier 2 Override Interest Rate	ADR Transaction file	C	O
				Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Tier 2 Investor Restriction Indicator = 'Y' AND an Investor Override exists	
12/3/2012	ADR Data Dictionary	DD963	Tier 2 Override PRA Principal Forgiveness Amount	ADR Transaction file	C	O
				Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Tier 2 Investor Restriction Indicator = 'Y' AND an Investor Override exists	

12/3/2012	ADR Data Dictionary	DD984	Tier 2 PRA Amortization Term After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and MTMLTV > 115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio
12/3/2012	ADR Data Dictionary	DD983	Tier 2 PRA Interest Rate After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and MTMLTV > 115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio
12/3/2012	ADR Data Dictionary	DD973	Tier 2 PRA NPV Model Result Amount Post-mod	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and MTMLTV >115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio
12/3/2012	ADR Data Dictionary	DD974	Tier 2 PRA NPV Model Result Amount Pre-mod	Condition Under Which Data is Required		If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Investor Code is (3) Private or (4) Portfolio and Tier 2 NPV Test Result is (1) Positive or (2) Negative
12/3/2012	ADR Data Dictionary	DD975	Tier 2 PRA NPV Test Result	Condition Under Which Data is Required	NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and MTMLTV >115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated
12/3/2012	ADR Data Dictionary	DD985	Tier 2 PRA Principal and Interest Payment After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and MTMLTV > 115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and NPV Date is on or after 6/01/2012 and calculated MTMLTV is greater than 115% and Tier 2 NPV Test Result is (1) Positive or (2) Negative and Investor Code is (3) Private or (4) Portfolio
12/3/2012	ADR Data Dictionary	DD982	Tier 2 PRA Principal Write-down (Forgiveness)	ADR Transaction file	C	O
12/3/2012	ADR Data Dictionary	DD986	Tier 2 PRA Unpaid Principal Balance After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and MTMLTV >115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and MTMLTV is greater than 115%
12/3/2012	ADR Data Dictionary	DD980	Tier 2 Principal and Interest Payment After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) and MTMLTV > 115%	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is 3 or 4 and NPV Date is on or after 6/1/2012 and Tier 2 NPV Test Result is 1 or 2
12/03/2012 Updated 9/20/2012	ADR Data Dictionary	DD977	Tier 2 Principal Forbearance Amount	ADR Transaction file	C	O
12/3/2012	ADR Data Dictionary	DD981	Tier 2 Unpaid Principal Balance After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Investor Code is (3) Private or (4) Portfolio and NPV Date is on or after 6/01/2012 and Tier 2 NPV Test Result is (1) Positive or (2) Negative
12/3/2012	ADR Data Dictionary	DD222	Unpaid Principal Balance After Modification	Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code is (2) Base NPV Model - Servicer hosted and Occupancy Eligibility Type Code is (1) Owner Occupied
12/3/2012	ADR Data Dictionary	DD217	Trial Fallout Reason Code	Condition Under Which Data is Required	If borrower fell out or withdrew from the trial or completed the trial but did not enter the official modification	If borrower fell out or withdrew from the trial or completed the trial but did not enter the official modification or the trial was reported in error OR if NPV Model Type Code is (6) NPV Data Not Available (Evidence Required in Loan File)
12/3/2012	ADR Data Dictionary	DD218	Trial Not Approved/Not Accepted Reason Code	Condition Under Which Data is Required	If trial was not approved or not accepted	If trial not approved or not accepted (Additional Data Reporting Type Code) is (3) HAMP NANA
12/3/2012	ADR Data Dictionary	DD987	HAMP Tier 1 Not Offered Reason Code	Condition Under Which Data is Required	If Tier 1 Trial was not offered on or after 6/1/2012 and it has not been previously reported	If Tier 1 Trial was not offered on or after 6/01/2012 and it has not been previously reported and Additional Data Reporting Type Code is (2) Tier 2 or (3) HAMP NANA
12/3/2012	ADR Data Rules	ADE-419		Rule Details	If Additional Data Reporting Type Code (DD967) is 2 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 2, Imminent Default Flag (DD79) must be No.	If Additional Data Reporting Type Code (DD967) is 2 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 2, Imminent Default Flag (DD79) must be false.
12/3/2012	ADR Data Rules	ADE-443		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2, Tier 2 Investor Override Indicator (DD959) must be Yes or No.	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2, Tier 2 Investor Override Indicator (DD959) must be true or false.

12/3/2012	ADR Data Rules	ADE-444		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is Yes, at least one of Tier 2 Override Interest Rate (DD960), Tier 2 Override Amortization Term (DD961), Tier 2 Override Forbearance Amount (DD962), or Tier 2 Override PRA Principal Forgiveness Amount (DD963) must be populated.	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is true, at least one of Tier 2 Override Interest Rate (DD960), Tier 2 Override Amortization Term (DD961), Tier 2 Override Forbearance Amount (DD962), or Tier 2 Override PRA Principal Forgiveness Amount (DD963) must be populated.
12/3/2012	ADR Data Rules	ADE-445		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Override Interest Rate (DD960), if provided, must be greater than 0 and less than or equal to 25.	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Override Interest Rate (DD960), if provided, must be greater than 0 and less than or equal to 25.
12/3/2012	ADR Data Rules	ADE-447		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Override Forbearance Amount (DD962), if provided, must be greater than or equal to 0 and less than or equal to NPV Capitalized UPB Amount (DD955).	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Override Forbearance Amount (DD962), if provided, must be greater than or equal to 0 and less than or equal to NPV Capitalized UPB Amount (DD955).
12/3/2012	ADR Data Rules	ADE-495		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Principal Forbearance Amount (DD977) must be equal to Tier 2 Override Forbearance Amount (DD962), if provided.	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Principal Forbearance Amount (DD977) must be equal to Tier 2 Override Forbearance Amount (DD962), if provided.
12/3/2012	ADR Data Rules	ADE-497		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2, and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Interest Rate After Modification (DD978) must be equal to Tier 2 Override Interest Rate (DD960), if provided.	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2, and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Interest Rate After Modification (DD978) must be equal to Tier 2 Override Interest Rate (DD960), if provided.
12/3/2012	ADR Data Rules	ADE-500		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Override Amortization Term (DD961), if provided, must be greater than or equal to Remaining Term (DD164) and less than or equal to 600.	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Override Amortization Term (DD961), if provided, must be greater than or equal to Remaining Term (DD164) and less than or equal to 600.
12/3/2012	ADR Data Rules	ADE-501		Rule Details	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 6/1/2012 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Amortization Term After Modification (DD979) must be equal to Tier 2 Override	If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 6/1/2012 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Investor Override Indicator (DD959) is true, Tier 2 Amortization Term After Modification (DD979) must be equal to Tier 2 Override
12/3/2012	ADR Data Rules	ADE-554		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is No, then Tier 2 Override Interest Rate (DD960), Tier 2 Override Amortization Term (DD961), Tier 2 Override Forbearance Amount (DD962), and Tier 2 Override PRA	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is false, then Tier 2 Override Interest Rate (DD960), Tier 2 Override Amortization Term (DD961), Tier 2 Override Forbearance Amount (DD962), and Tier 2 Override PRA
12/3/2012	ADR Data Rules	ADE-670		Rule Details	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 1 or 2, Tier 2 Investor Override Indicator (DD959) must be No.	If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 1 or 2, Tier 2 Investor Override Indicator (DD959) must be false.
12/3/2012	ADR Data Dictionary	DD122	NPV Model Type Code	All - Attribute Moved	Schedule III	Schedule I
12/3/2012	ADR Data Rules	ADE-286		Rule Details	If Investor Code is Freddie Mac, GSE Loan Number must be 9 digits and numeric OR 12 characters.	If Investor Code (DD9) is 2, GSE Loan Number (DD5), if provided, must be 9 digits and numeric OR 12 characters.
12/3/2012	ADR Data Rules	ADE-287		Rule Details	If Investor Code is Fannie Mae, GSE Loan Number must be 10 digits and numeric.	If Investor Code (DD9) is 1, GSE Loan Number (DD5), if provided, must be 10 digits and numeric.
12/3/2012	ADR Data Rules	ADE-366		Rule Details	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83) must be less than or equal to 25%.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83) is mandatory and must be less than or equal to 25%.

12/3/2012	ADR Data Rules	ADE-384		Rule Details	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83) must be greater than or equal to 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83) is mandatory and must be greater than or equal to 0.
12/3/2012	ADR Data Dictionary	DD959	Tier 2 Investor Override Indicator	Definition	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.	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.
				Allowable Values	Y/N	true/false
12/3/2012	ADR Data Dictionary	DD79	Imminent Default Flag	Definition	If a current or 30-day delinquent borrower is considered in imminent default, then this flag receives the value "Y." Otherwise, it receives the value "N."	If a current or 30-day delinquent borrower is considered in imminent default, then this flag receives the value true. Otherwise, it receives the value false.
				Allowable Values	Y/N	true/false
8/3/2012	ADR Data Rules	ADE-675		Rule Details	If Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is 1, 4, or 11, there must not be an active HAFA Notification or HAFA Setup for the loan in the HAMP System.	If Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is 1, 4, 11, 18 or 30, there must not be an active HAFA Notification or HAFA Setup for the loan in the HAMP System.
8/3/2012	ADR Data Rules	ADE-680		All - Rule removed	If Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is (18-Submission Error	(removed)

Additional Data Reporting 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 Updated 8/21/2012	ADR Data Rules	ADE-503		All - Rule removed	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is (3-Ineligible-DTI), calculated Tier 2 Front Ratio After Modification must be less than 25 or greater than 42.	(removed)
9/4/2012 Updated 8/21/2012	ADR Data Rules	ADE-504		All - Rule removed	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is (4-Ineligible-Payment), the Tier 2 Percentage Change in Principal and Interest payment must be less than 10.	(removed)
9/4/2012 Updated 8/21/2012	ADR Data Rules	ADE-505		All - Rule removed	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is (5-Ineligible-DTI and Payment): a. calculated Tier 2 Front Ratio After Modification must be less than 25 or greater than 42, AND b. Tier 2 Percentage Change in Principal and Interest payment must be less than 10.	(removed)
9/4/2012 Updated 8/21/2012	ADR Data Rules	ADE-535		All - Rule removed	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 3, then the calculated Front Ratio After Modification must be less than 25 or greater than 42.	(removed)
9/4/2012 Updated 8/21/2012	ADR Data Rules	ADE-536		All - Rule removed	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 4, the Tier 2 percentage change in Principal and Interest payment must be less than 10.	(removed)
9/4/2012 Updated 8/21/2012	ADR Data Rules	ADE-537		All - Rule removed	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 5, a. Calculated Tier 2 Front Ratio After Modification must be less than 25 or greater than 42, AND b. Tier 2 Percentage change in Principal and Interest payment must be less than 10.	(removed)

4/9/2012 Updated 8/3/2012	ADR Data Rules	ADE-437		All - new rule	If Tier 2 NPV Test Result (DD976) is 1 (Positive), then Tier 2 NPV Amount Post-mod (DD973) must be greater than or equal to Tier 2 NPV Amount Pre-mod (DD974).	If Tier 2 NPV Test Result (DD976) is 1 (Positive), then Tier 2 NPV Model Result Amount Post-mod (DD971) must be greater than or equal to Tier 2 NPV Model Result Amount Pre-mod (DD972).
4/9/2012 Updated 8/3/2012	ADR Data Rules	ADE-438		All - new rule	If Tier 2 NPV Test Result (DD976) is 2 (Negative), then Tier 2 NPV Amount Post-mod (DD973) must be less than Tier 2 NPV Amount Pre-mod (DD974).	If Tier 2 NPV Test Result (DD976) is 2 (Negative), then Tier 2 NPV Model Result Amount Post-mod (DD971) must be less than Tier 2 NPV Model Result Amount Pre-mod (DD972).
4/9/2012 updated 5/30/2012 updated 8/3/2012	ADR Data Rules	ADE-456		All - new rule	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and calculated MTMLTV is greater than 115%, Tier 2 PRA NPV Test Result (DD975) is mandatory and must be 1, 2, 3, 4, or 5.	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012, Tier 2 NPV Test Result (DD976) is mandatory and must be 1, 2, 3, 4, or 5.
4/9/2012 updated 5/30/2012 updated 8/3/2012	ADR Data Rules	ADE-527		All - new rule	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) is mandatory and must be filled AND must be greater than or equal to (0 - (UPB Before Modification (DD225) * 0.15) - ((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 40)).	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) is mandatory and must be filled AND must be greater than or equal to (0 - (UPB Before Modification (DD225) * 0.15) - ((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 40)).
4/9/2012 updated 5/30/2012 updated 8/3/2012	ADR Data Rules	ADE-536		All - new rule	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 4, the percentage change in Principal and Interest payment must be less than 10.	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 4, the Tier 2 percentage change in Principal and Interest payment must be less than 10.
4/9/2012 updated 8/3/2012	ADR Data Rules	ADE-537		All - new rule	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 5, a. Calculated Tier 2 Front Ratio After Modification must be less than 25 or greater than 42, AND b. Percentage change in Principal and Interest payment must be less than 10.	If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 5, a. Calculated Tier 2 Front Ratio After Modification must be less than 25 or greater than 42, AND b. Tier 2 Percentage change in Principal and Interest payment must be less than 10.
4/9/2012	ADR Data Dictionary	DD967	Additional Data Reporting Type Code	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD24	Amortization Term After Modification	Definition	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.	The amortization period of the loan after modification as of the Data Collection Date. This should be calculated assuming the modification starts from the Data Collection Date. Reported in months. This period includes the term extension as defined in the HAMP modification waterfall. This is a Tier 1 only field.
				Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 1 (Owner Occupied)
4/9/2012	ADR Data Dictionary	DD25	Amortization Term at Origination	Definition	The number of months between the scheduled first payment due date and the maturity date of the mortgage, expressed in months.	The number of months between the scheduled first payment due date and the maturity date of the mortgage, expressed in months. Provide the term at the origination of the original loan, before any modification occurs.
4/9/2012	ADR Data Dictionary	DD29	Association Dues/Fees Before Modification	Definition	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.	The monthly HOA or condo fees for the property under evaluation; also includes any future monthly escrow shortage. Report 2 decimals.
4/9/2012	ADR Data Dictionary	DD34	Borrower Credit Score	Allowable Values	Min: 350 Max: 900	Min: 250 Max: 900
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Dictionary	DD45	Borrower Total Monthly Obligations	Allowable Values	Min: 0 Max: 9999999999999999.99	Min: sum of (Association Dues/Fees Before Modification (DD29), Monthly Hazard and Flood Insurance (DD111), Monthly Real Estate Taxes (DD114), and Principal & Interest Payment Before Modification (DD135)) Max: 9999999999999999.99
				Definition	Borrower Total Monthly Obligations, Total monthly expenses as reported by the borrower. Valid if reported in the last 90 days. Report 2 decimals.	Borrower Total Monthly Obligations, Total monthly expenses as reported by the borrower. Report 2 decimals.

4/9/2012	ADR Data Dictionary	DD52	Co-Borrower Credit Score	Allowable Values	Min: 350 Max: 900	Min: 250 Max: 900
4/9/2012	ADR Data Dictionary	DD61	Data Collection Date	Allowable Values	Min: 2009-02-01 Max: 2013-12-31	Min: Within 90 days of the NPV Date (DD119) Max: NPV Date (DD119)
4/9/2012	ADR Data Dictionary	DD66	Discount Rate Risk Premium	Allowable Values	Min: 0 Max: 99.99999	Min: 0 Max: 2.5
4/9/2012	ADR Data Dictionary	DD70	Estimated Default Rate	Definition	The estimated rate at which the loan is expected to default-prior to modification. This is based upon a servicers portfolio experience. Report 5 decimal places. For example, 56.5% should be entered as 56.5	The estimated probability of default in the No-mod scenario calculated as per the Base NPV Model Documentation. Report 4 decimals. For example, 20.1235% should be entered as 20.1235.
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Dictionary	DD987	HAMP Tier 1 Not Offered Reason Code	Additional Data Reporting Type Code	All - new attribute	
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD83	Interest Rate After Modification	Definition	The interest rate in the month after loan modification. Report 4 decimal places. For example, 6.125% should be entered as 6.125.	The interest rate in the month after loan modification as of the Data Collection Date. This is a Tier 1 only field. Report 4 decimal places. For example, 6.125% should be entered as 6.125.
				Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 1 (Owner Occupied)
				Allowable Values	Min: 1 Max: 99.9999	Min: 0 Max: 25
4/9/2012	ADR Data Dictionary	DD84	Interest Rate at Origination	Allowable Values	Min: 00.00001 Max: 99.99999	Min: 00.00001 Max: 25
4/9/2012	ADR Data Dictionary	DD85	Interest Rate Before Modification	Definition	The interest rate on the loan before the modification.	The interest rate on the loan before the modification. Report 5 decimals.
				Allowable Values	Min: 1 Max: 99.9999	Min: 1 Max: 25
4/9/2012	ADR Data Dictionary	DD9	Investor Code	Definition	Investor Code, Owner of the mortgage.	A code identifying the investor in the loan.
				ADR Transaction File	C	M
				Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	
				Allowable Values	1. Fannie Mae 2. Freddie Mac 3. Private 4. Portfolio	1. Fannie Mae 2. Freddie Mac 3. Private 4. Portfolio 8. Not Available (Restricted - not valid for servicer input)
4/9/2012	ADR Data Dictionary	DD95	LTV at Origination (1st Lien only)	Allowable Values	Min: 000.00001 Max: 999.99999	Min: 000.00001 Max: 150
4/9/2012	ADR Data Dictionary	DD96	Mark to Market LTV	Definition	Current UPB divided by current property value. Report to 5 decimals. For example, 152% should be entered as 152.	UPB before modification divided by property valuation as-is value. Truncate the value to 5 decimal places. Do not round. For example, for MTMLTV =66.666612%, truncate the value to 5 decimal places and report 66.66661%. If you are pasting the value, it should be 0.6666661. Another example, for MTMLTV =79.999998%, truncate the value to 5 decimal places and report 79.999999%. If you are pasting the value, it should be 0.7999999.
				Data Type	Numeric (3,0)	Numeric (8,5)
4/9/2012	ADR Data Dictionary	DD568	Maximum Months Past Due in Past 12 Months	Calculations		Calculation for Loan Age: [Number of months between First payment date at Origination (DD73) and Data Collection Date (DD61)] + 1
4/9/2012	ADR Data Dictionary	DD970	Modification Evaluation Date	All - new attribute		
4/9/2012	ADR Data Dictionary	DD110	Monthly Gross Income	Definition	Total monthly income in dollars for all borrowers on the loan.	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.
4/9/2012	ADR Data Dictionary	DD956	Monthly Gross Rental Income Amount	All - new attribute		
4/9/2012	ADR Data Dictionary	DD111	Monthly Hazard and Flood Insurance	Definition	The borrower's monthly payment for hazard and flood insurance.	The monthly hazard and flood insurance payment amount for the property under evaluation. Report 2 decimals.

4/9/2012	ADR Data Dictionary	DD114	Monthly Real Estate Taxes	Definition	Monthly real estate taxes.	The monthly real estate taxes for the property under evaluation. Report 2 decimals.
4/9/2012	ADR Data Dictionary	DD115	Months Past Due	Definition	Number of months between the reporting date and the last paid installment date if the first paid installment date is the first day of the month. If the first paid installment date is not the first day of the month, then Loan Delinquent Months Count is the number of months between the reporting date and the last paid installment date, minus one month.	A loan would be considered past due (delinquent) if the payment had not been received by the end of the day immediately preceding the loan's next due date (generally the last day of the month which the payment was due). For example: a loan with a last paid installment date of 7/1/02 and a due date of 8/1/02, for which no payment was received by the Data Collection Date of 9/1/02, the loan would be reported as one (1) month past due.
5/30/2012	ADR Data Dictionary	DD115	Months Past Due	Calculations		Calculation for Loan Age: [Number of months between First payment date at Origination (DD73) and Data Collection Date (DD61)] + 1
4/9/2012	ADR Data Dictionary	DD102	Mortgage Insurance Coverage Percent	Allowable Values	Min: 0 Max: 999.99999	Min: 0 Max: 100
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD955	NPV Capitalized UPB Amount	All - new attribute		
4/9/2012	ADR Data Dictionary	DD119	NPV Date	Definition	Date of the NPV run used to determine trial modification eligibility. This should be the same NPV Date reported for the trial modification setup. Use today's date if running the loan for the first time.	Date that the loan is evaluated for trial modification eligibility for the first time. For loans that were evaluated for HAMP prior to June 1, 2012 (NPV Date prior to June 1, 2012) and require re-evaluation under HAMP Tier 2, the servicer should use the date that the loan is evaluated under NPV 5.0 for the first time as the NPV Date. If the servicer chooses to re-run a loan through NPV 5.0 subsequently, the servicer should use the date of the first evaluation under NPV v5.0 as the NPV Date. For loans that are evaluated for HAMP (Tier 1 or Tier 2) for the first time on or after June 1, 2012, the servicer should use the date that the loan is evaluated for HAMP for the first time as the NPV Date. This date must be used as the NPV date for subsequent NPV runs of the loan.
				Allowable Values	Min: 2009-04-15 Max: Today System Date"	Min: 2009-04-15 Max: Today's System Date or 9-30-2014, whichever is earlier.
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD120	NPV Model Result Amount Post-mod	Definition	The model generated Net Present Value of modifying the loan under the standard waterfall.	The model generated Net Present Value of modifying the loan under the standard waterfall. This is a Tier 1 only field. Report 2 decimals.
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD121	NPV Model Result Amount Pre-mod	Definition	Net Present Value amount generated from the model before modification.	The model generated Net Present Value of not modifying the loan. This is a Tier 1 only field. Report 2 decimals.
4/9/2012	ADR Data Dictionary	DD122	NPV Model Type Code	Allowable Values	1. Base NPV Model - Treasury hosted 2. Base NPV Model - Servicer hosted 3. NPV model not yet executed 4. NPV not required	1. Base NPV Model - Treasury hosted 2. Base NPV Model - Servicer hosted 3. NPV model not yet executed 4. NPV not required 5. Base NPV Model - Servicer hosted and NPV previously reported 6. NPV Data Not Available (Evidence Required in Loan File)
6/27/2012	ADR Data Dictionary	DD123	NPV Test Result	Definition	The result of the NPV test. Either positive or negative	The result of the NPV test. Either positive or negative. This is a Tier 1 only field.
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD957	Occupancy Eligibility Type Code	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD958	Primary Residence Total Housing Expense Amount	All - new attribute		
6/27/2012	ADR Data Dictionary	DD132	Principal and Interest Payment After Modification	Definition	The principal and interest amount after modification.	The principal and interest amount after modification as of the Data Collection Date. This is a Tier 1 only field.

4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD135	Principal and Interest Payment Before Modification	Definition	The sum of the contractual principal and interest payments before modification for the property under evaluation. If the loan is an IO loan in the interest only period, enter only the interest amount. If the loan is a neg-am, enter the payment amount received (without escrow) at the most recent payment date. For delinquent ARMs, the pre-mod scheduled payment should be reported, not the payment at the LPI date. For loans that failed HAMP Tier 1 (Occupancy Eligibility=4) and are being re-evaluated for Tier 2, enter the HAMP Tier 1 monthly P&I payment. Report 2 decimals.	The sum of the contractual principal and interest payments before modification for the property under evaluation. If the loan is an IO loan in the interest only period, enter only the interest amount. If the loan is a neg-am, enter the payment amount received (without escrow) at the most recent payment date. For delinquent ARMs, the pre-mod scheduled payment should be reported, not the payment at the LPI date. When entering for a Tier 2 modification where there was a prior (i) HAMP Tier 1 permanent modification that lost good standing (Occupancy Eligibility=4), enter the HAMP Tier 1 monthly P&I payment or (ii) a HAMP Tier 1 trial period plan that defaulted, enter the sum of the contractual principal and interest payments (i.e., before HAMP Tier 1 trial period plan). Report 2 decimals.
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD136	Principal Forbearance Amount	Definition	The total amount in dollars of the principal that was deferred.	The total amount in dollars of the principal that was deferred as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.
				Allowable Values	Min: 0 Max: 9999999999999999.99	Min: 0 Max: NPV Capitalized UPB Amount (DD955)
6/27/2012	ADR Data Dictionary	DD562	Principal Reduction Alternative (PRA) Amortization Term After Modification,	Definition	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation as generated by the principal reduction alternative (PRA) waterfall. Report in months. This period includes the term extension as defined in the HAMP modification waterfall.	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. Report in months. This period includes the term extension as defined in the HAMP modification waterfall. This is a Tier 1 only field.
6/27/2012	ADR Data Dictionary	DD563	Principal Reduction Alternative (PRA) Interest Rate After Modification	Definition	The interest rate in the month after loan modification as generated by the principal reduction alternative (PRA) waterfall. Report 4 decimals.	The interest rate in the month after loan modification as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. This is a Tier 1 only field. Report 4 decimals.
4/9/2012 updated 6/27/2012	ADR 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.	The model generated Net Present Value of modifying the loan under the PRA waterfall. This is a Tier 1 only field. Report 2 decimal places.
4/9/2012 updated 6/27/2012	ADR 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.	The model generated Net Present Value of not modifying the loan under the PRA waterfall. This is a Tier 1 only field. Report 2 decimals.
6/27/2012	ADR Data Dictionary	DD572	Principal Reduction Alternative (PRA) NPV Test Result,	Definition	The result of the NPV test as generated by the principal reduction alternative (PRA) waterfall. Either positive or negative.	The result of the NPV test as generated by the principal reduction alternative (PRA) waterfall. Either positive or negative. This is a Tier 1 only field.
6/27/2012	ADR Data Dictionary	DD564	Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification	Definition	The principal and interest amount after modification as generated by the principal reduction alternative (PRA) waterfall. Report 2 decimals.	The principal and interest amount after modification as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. This is a Tier 1 only field.
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD565	Principal Reduction Alternative (PRA) Principal Forbearance Amount	Definition	The total amount in dollars of the principal that was deferred through loss mitigation as generated by the principal reduction alternative (PRA) waterfall.	Principal Reduction Alternative (PRA) Principal Forbearance Amount. The total amount in dollars of the principal that was deferred as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.
				Allowable Values	Min: 0 Max: 9999999999999999.99	Min: 0 Max: NPV Capitalized UPB Amount (DD955)
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD566	Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness)	Definition	Amount of principal written-down or forgiven as generated by the principal reduction alternative (PRA) waterfall. Report 2 decimals.	Amount of principal written-down or forgiven as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.
				Allowable Values	Min: 0 Max: 9999999999999999.99	Min: 0 Max: NPV Capitalized UPB Amount (DD955)
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD567	Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification	Definition	The unpaid principal balance of a loan after the loan modification as generated by the principal reduction alternative (PRA) waterfall. The unpaid principal balance after modification excludes any applicable PRA forbearance amount and any PRA principal reduction amount.	The unpaid principal balance of a loan after the loan modification as generated by the principal reduction alternative (PRA) waterfall as of the Data Collection Date. The unpaid principal balance after modification excludes any applicable PRA forbearance amount and any PRA principal reduction amount. This is a Tier 1 only field. Report 2 decimals.
4/9/2012 updated 6/27/2012	ADR 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) as of the Data Collection Date. This is a Tier 1 only field. Report 2 decimals.
				Condition Under Which Data is Required	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) AND Occupancy Eligibility Type Code = 1 (Owner Occupied)

				Allowable Values	Min: 0 Max: 9999999999999999.99	Min: 0 Max: NPV Capitalized UPB Amount (DD955)
4/9/2012	ADR 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 before the modification. If product is Step Rate, only reportable value is '3. Step Rate'.
4/9/2012	ADR Data Dictionary	DD157	Property Valuation As is Value	Definition	Property as-is value determined by the property valuation.	The property value collected through an AVM, BPO, or appraisal for the property under evaluation. Report 2 decimals.
				Allowable Values	Min: 0.01 Max: 9999999999999999.99	Min: 10 Max: 9999999999999999.99
4/9/2012	ADR Data Dictionary	DD160	Property Valuation Type Code	Allowable Values	1. AVM 2. Exterior BPO / Appraisal (as is value) 3. Interior BPO	1. AVM 2. Exterior BPO / Appraisal (as is value) 3. Interior BPO / Appraisal (as is value)
4/9/2012	ADR Data Dictionary	DD161	Property Zip Code	Data Type	Text(9)	Numeric (5 or 9)
4/9/2012	ADR Data Dictionary	DD162	Race/Ethnicity/Gender Source Type Code	Definition	A code that specifies the method by which the race/ethnicity/gender data was collected from the Borrower by the Servicer.	A code that specifies the method by which the race/ethnicity/gender data was collected from the Borrower by the Servicer. If code 5 - Not Available is selected, any previously collected race/ethnicity/gender data shall be removed from the system.
				Allowable Values	1. Face to Face Interview 2. Mail 3. Telephone 4. Internet 5. Not Available	1. Face to Face Interview 2. Mail 3. Telephone 4. Internet 5. Not Available * 6. Previously Reported * Not available means that it was not collected
4/9/2012	ADR Data Dictionary	DD163	Re-default Rate	Definition	The estimated rate at which the loan is expected to re-default-after modification. This is based upon a servicer's portfolio experience. Report 5 decimal places. For example, 36.5% should be entered as enter 36.5.	The estimated probability of default in the Mod scenario calculated as per the Base NPV Model Documentation. Report 4 decimals. For example, 20.1235% should be entered as 20.1235.
4/9/2012	ADR Data Dictionary	DD164	Remaining Term	Definition	Scheduled remaining term of the loan in months. Equivalent to the amortization term minus the time since the first payment after origination to the date that the payment information (i.e., UPB) was obtained; regardless of months delinquent.	Scheduled remaining term of the loan in months as of the data collection date. For a loan which has not already been modified prior to evaluation for a HAMP modification, it is equivalent to the amortization term minus the time since the first payment after origination to the date that the payment information (i.e., UPB) was obtained; regardless of months delinquent.
4/9/2012	ADR Data Dictionary	DD979	Tier 2 Amortization Term After Modification	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD978	Tier 2 Interest Rate After Modification	All - new attribute		
4/9/2012 updated 5/30/2012	ADR Data Dictionary	DD959	Tier 2 Investor Override Indicator	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD964	Tier 2 Non-PRA Forgiveness Amount	All - new attribute		
4/9/2012	ADR Data Dictionary	DD971	Tier 2 NPV Model Result Amount Post-mod	All - new attribute		
4/9/2012	ADR Data Dictionary	DD972	Tier 2 NPV Model Result Amount Pre-mod	All - new attribute		
4/9/2012	ADR Data Dictionary	DD976	Tier 2 NPV Test Result	All - new attribute		
4/9/2012 updated 5/30/2012	ADR Data Dictionary	DD961	Tier 2 Override Amortization Term	All - new attribute		
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Dictionary	DD962	Tier 2 Override Forbearance Amount	All - new attribute		
4/9/2012 updated 5/30/2012	ADR Data Dictionary	DD960	Tier 2 Override Interest Rate	All - new attribute		
4/9/2012	ADR Data Dictionary	DD963	Tier 2 Override PRA Principal Forgiveness Amount	All - new attribute		

4/9/2012	ADR Data Dictionary	DD984	Tier 2 PRA Amortization Term After Modification	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD983	Tier 2 PRA Interest Rate After Modification	All - new attribute		
4/9/2012	ADR Data Dictionary	DD973	Tier 2 PRA NPV Model Result Amount Post-mod	All - new attribute		
4/9/2012	ADR Data Dictionary	DD974	Tier 2 PRA NPV Model Result Amount Pre-mod	All - new attribute		
4/9/2012	ADR Data Dictionary	DD975	Tier 2 PRA NPV Test Result	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD985	Tier 2 PRA Principal and Interest Payment After Modification	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD982	Tier 2 PRA Principal Write-down (Forgiveness)	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD986	Tier 2 PRA Unpaid Principal Balance After Modification	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD980	Tier 2 Principal and Interest Payment After Modification	All - new attribute		
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD977	Tier 2 Principal Forbearance Amount	All - new attribute		
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Dictionary	DD981	Tier 2 Unpaid Principal Balance After Modification	All - new attribute		
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Dictionary	DD217	Trial Fallout Reason Code	Definition	A code that specifies the reason why a borrower fell out or withdrew from the trial or completed the trial and did not enter the official modification.	A code that specifies the reason why a borrower fell out or withdrew from the trial or completed the trial and did not enter the official modification. A trial modification with a reason that results in cancellation of the modification, means the modification may be re-submitted as a trial. A trial modification with a reason that results in disqualification, means the modification may never be re-submitted within the same tier.
				Allowable Values	Enumeration: 1. Ineligible Mortgage 2. Ineligible borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request incomplete 14. Trial Plan Default 19. Unemployment Forbearance Plan 20. Federally Declared Disaster	Enumeration: The following code results in the modification being disqualified: 14. Trial Plan Default The following codes result in the modification being cancelled: 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid Off 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 23. Waiver Cancellations 24. Dodd Frank Certification Non-Compliance 30. Transfer to Non Participating Entity

4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Dictionary	DD218	Trial Not Approved/Not Accepted Reason Code	Allowable Values	Enumeration: 1. Ineligible Mortgage 2. Ineligible Borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent 10. Previous Official HAMP Modification 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request Incomplete 19. Unemployment Forbearance Plan 20. Federally Declared Disaster	Enumeration: 1. Ineligible Mortgage 2. Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property - Property Condemned, Property > 4 units 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent-Default Status Not Eligible 10. Property and/or Borrower Exceeds Allowable Number of HAMP Modifications 11. Loan Paid Off 12. Excessive Forbearance 13. Request Incomplete 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 24. Dodd Frank Certification Non-Compliance 25. Ineligible Borrower 26. Ineligible Rental Property 27. Insufficient Monthly Payment Reduction 28. Post-Modification DTI Outside Acceptable Range 29. No Change in Circumstance
4/9/2012 updated 6/27/2012	ADR Data Dictionary	DD222	Unpaid Principal Balance After Modification	Definition	The unpaid principal balance of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount.	The unpaid principal balance of a loan after the loan modification as of the Data Collection Date. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount. This is a Tier 1 only field. Report 2 decimals.
4/9/2012	ADR 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 as of the Data Collection date. Does not include arrearage. Report 2 decimals.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-212		Rule Details	If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13, 14, 19 or 20.	Trial Fallout Reason Code (DD217) must be 8, 11, 14, 18, 19, 20, 21, 23, 24, or 30, if provided.
4/9/2012	ADR Data Rules	ADE-213		Rule Details	If loan is submitted with a Trial Fallout Reason Code, the loan must exist in the HAMP system in trial state.	If Trial Fallout Reason Code (DD217) is provided, a corresponding modification of the same Tier (based on Additional Data Reporting Type Code (DD967)) must exist in the HAMP System in Trial mode.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-215		Rule Details	If Trial Not Approved/Not Accepted Reason Code (DD218) is provided, Trial Not Approved/Not Accepted Reason Code must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 19 or 20.	Trial Not Approved/Not Accepted Reason Code (DD218), if provided, must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 18, 19, 20, 21, 24, 25, 26, 27, 28 or 29.
4/9/2012	ADR Data Rules	ADE-216		Rule Details	If a loan is submitted with a Trial Not Approved/Not Accepted Reason Code, a loan cannot exist in the HAMP system in a trial active, trial disqualified or official state with the same HAMP Servicer Number and Servicer Loan Number.	If Trial Not Approved/Not Accepted Reason Code (DD218) is populated, a corresponding modification of the same Tier cannot exist in the HAMP system in Trial Active, Trial Disqualified, or Official any State.
4/9/2012	ADR Data Rules	ADE-217		All - rule removed	If a Trial Not Approved/Not Accepted Reason Code is not provided with the loan submission, the loan must exist in the HAMP system in trial or official state with the same HAMP Servicer Number and Servicer Loan Number.	(removed)
4/9/2012	ADR Data Rules	ADE-218		Rule Details	If Trial Fallout Reason Code is filled, Trial Not Approved or Accepted Code must be blank.	Trial Fallout Reason Code (DD217) and Trial Not Approved/Not Accepted Reason Code (DD218) must not both be provided.
4/9/2012	ADR Data Rules	ADE-222		Rule Details	If Race/Ethnicity/Gender Source Type Code is not 5, Borrower Ethnicity Type Code is mandatory and must be filled AND must be 1, 2, 3 or 4.	If Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Borrower Ethnicity Type Code (DD36) is mandatory and must be 1, 2, 3 or 4.
4/9/2012	ADR Data Rules	ADE-223		Rule Details	If Race/Ethnicity/Gender Source Type Code is not 5, Borrower Race Type Code is mandatory and must be filled AND must be 1, 2, 3, 4, 5, 6 or 7.	If Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Borrower Race Type Code (DD41) is mandatory and must be 1, 2, 3, 4, 5, 6 or 7.
4/9/2012	ADR Data Rules	ADE-224		Rule Details	If Race/Ethnicity/Gender Source Type Code is not 5, Borrower Sex Type Code is mandatory and must be filled and must be 1, 2, 3 or 4.	If Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Borrower Sex Type Code (DD42) is mandatory and must be 1, 2, 3 or 4.

4/9/2012	ADR Data Rules	ADE-227		Rule Details	If Co-Borrower First Name and Co-Borrower Last Name is filled and Race/Ethnicity/Gender Source Type Code is not 5, Co-Borrower Ethnicity Type Code is mandatory and must be filled and must be 1, 2, 3 or 4.	If Co-Borrower First Name (DD55) and Co-Borrower Last Name (DD56) are populated and Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Co-Borrower Ethnicity Type Code (DD54) is mandatory and must be 1, 2, 3 or 4.
4/9/2012	ADR Data Rules	ADE-228		Rule Details	If Co-Borrower First Name and Co-Borrower Last Name is filled and Race/Ethnicity/Gender Source Type Code is not 5, Co-Borrower Race Type Code is mandatory and must be filled and must be 1, 2, 3, 4, 5, 6 or 7.	If Co-Borrower First Name (DD55) and Co-Borrower Last Name (DD56) are populated and Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Co-Borrower Race Type Code (DD57) is mandatory and must be 1, 2, 3, 4, 5, 6 or 7.
4/9/2012	ADR Data Rules	ADE-229		Rule Details	If Co-Borrower First Name and Co-Borrower Last Name is filled and Race/Ethnicity/Gender Source Type Code is not 5, Co-Borrower Sex Type Code is mandatory and must be filled and must be 1, 2, 3 or 4.	If Co-Borrower First Name (DD55) and Co-Borrower Last Name (DD56) are populated and Race/Ethnicity/Gender Source Type Code (DD162) is not 5 or 6, Co-Borrower Sex Type Code (DD58) is mandatory and must be 1, 2, 3 or 4.
4/9/2012	ADR Data Rules	ADE-230		Rule Details	Race/Ethnicity/Gender Source Type Code is mandatory and must be filled AND must be 1, 2, 3, 4 or 5.	Race/Ethnicity/Gender Source Type Code (DD162) is mandatory and must be 1, 2, 3, 4, 5, or 6.
4/9/2012	ADR Data Rules	ADE-232		Rule Details	If NPV Model Type Code is 2, Borrower Credit Score is mandatory and must be filled AND must be numeric AND must be greater than or equal to 350 and less than or equal to 900.	If NPV Model Type Code (DD122) is 2, Borrower Credit Score (DD34) is mandatory and must be numeric and must be greater than or equal to 250 and less than or equal to 900.
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-233		Rule Details	If Co-Borrower First Name and Co-Borrower Last Name is filled and NPV Model Type Code is 2, Co-Borrower Credit Score is mandatory and must be filled AND must be numeric AND must be greater than or equal to 350 and less than or equal to 900.	If NPV Model Type Code (DD122) is 2 and Co-Borrower First Name (DD55) and Co-Borrower Last Name (DD56) are populated, Co-Borrower Credit Score (DD52) is mandatory and must be numeric and must be greater than or equal to 250 and less than or equal to 900.
4/9/2012	ADR Data Rules	ADE-235		Rule Details	If NPV Model Type Code is 1, Data Collection Date must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Data Collection Date (DD61) must be blank.
4/9/2012	ADR Data Rules	ADE-237		Rule Details	If NPV Model Type Code is 1, First Payment Date at Origination must be blank	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, First Payment Date at Origination (DD73) must be blank.
4/9/2012	ADR Data Rules	ADE-239		Rule Details	If NPV Model Type Code is 1, UPB at Origination must be blank	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Unpaid Principal Balance at Origination (DD224) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-240		Rule Details	If NPV Model Type Code is 3 and Unpaid Principal Balance at Origination is filled, Unpaid Principal Balance at Origination must be greater than 0.	(removed)
4/9/2012	ADR Data Rules	ADE-242		Rule Details	If NPV Model Type Code is 1, Amortization Term at Origination must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Amortization Term at Origination (DD25) must be blank.
4/9/2012	ADR Data Rules	ADE-243		All - rule removed	If NPV Model Type Code is 3 and Amortization Term at Origination is filled, Amortization Term at Origination must be greater than 0.	(removed)
4/9/2012	ADR Data Rules	ADE-245		Rule Details	If NPV Model Type Code is 1, Interest Rate at Origination must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Interest Rate at Origination (DD84) must be blank.
4/9/2012	ADR Data Rules	ADE-246		All - rule removed	If NPV Model Type Code is 3 and Interest Rate at Origination is filled, Interest Rate at Origination must be greater than 0.	(removed)
4/9/2012	ADR Data Rules	ADE-248		Rule Details	If NPV Model Type Code is 1, LTV at Origination must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, LTV at Origination (DD95) must be blank.
4/9/2012	ADR Data Rules	ADE-249		All - rule removed	If NPV Model Type Code is 3 and LTV at Origination is filled, LTV at Origination must be greater than 0.	(removed)
4/9/2012	ADR Data Rules	ADE-250		Rule Details	If Current Product Type is ARM and NPV Model Type Code is 2, Next ARM Reset Rate is mandatory and must be filled and must be numeric and greater than 0.	If NPV Model Type Code (DD122) is 2 and Product Before Modification (DD142) is ARM, Next ARM Reset Rate (DD117) is mandatory and must be numeric and greater than 0.
4/9/2012	ADR Data Rules	ADE-251		Rule Details	If NPV Model Type Code is 1, Next ARM Reset Rate must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Next ARM Reset Rate (DD117) must be blank.
5/30/2012	ADR Data Rules	ADE-252		Rule Details	If Current Product Type is ARM and NPV Model Type Code is 2, ARM Reset Date is mandatory and must be filled and must be in a valid date format and must be greater than 2/1/2009.	If Product Before Modification (DD142) is (1-ARM) and NPV Model Type Code (DD122) is 2, ARM Reset Date (DD28) is mandatory and must be after 2/1/2009.
4/9/2012	ADR Data Rules	ADE-253		Rule Details	If NPV Model Type Code is 1, ARM Reset Date must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, ARM Reset Date (DD28) must be blank.
4/9/2012	ADR Data Rules	ADE-254		Rule Details	NPV Model Type Code is mandatory and must be filled AND must be 1, 2, or 3.	NPV Model Type Code (DD122) is mandatory and must be filled AND must be 1, 2, 3, 5 or 6.
4/9/2012	ADR Data Rules	ADE-257		Rule Details	If NPV Model Type Code is 1, Association Dues/Fees Before Modification must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Association Dues/Fees Before Modification (DD29) must be blank.
4/9/2012	ADR Data Rules	ADE-259		Rule Details	If NPV Model Type Code is 1, Monthly Hazard and Flood Insurance must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Monthly Hazard and Flood Insurance (DD111) must be blank.
4/9/2012	ADR Data Rules	ADE-261		Rule Details	If NPV Model Type Code is 1, Monthly Real Estate Taxes must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Monthly Real Estate Taxes (DD114) must be blank.

4/9/2012	ADR Data Rules	ADE-263		Rule Details	If NPV Model Type Code is 1, Mortgage Insurance Coverage Percent must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Mortgage Insurance Coverage Percent (DD102) must be blank.
4/9/2012	ADR Data Rules	ADE-265		Rule Details	If NPV Model Type Code is 1, Discount Rate Risk Premium must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Discount Rate Risk Premium (DD66) must be blank.
4/9/2012	ADR Data Rules	ADE-266		Rule Details	If NPV Model Type Code is 2, Mark to Market LTV is mandatory and must be filled AND must be greater than or equal to 0 AND must be numeric.	If NPV Model Type Code (DD122) is 2, Mark to Market LTV (DD96), if provided, must be greater than or equal to 0 AND must be numeric.
4/9/2012	ADR Data Rules	ADE-267		Rule Details	If NPV Model Type Code is 1, NPV Code Version must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Code Version (DD118) must be blank.
4/9/2012	ADR Data Rules	ADE-268		Rule Details	If NPV Model Type Code is 1, Mark to Market LTV must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Mark to Market LTV (DD96) must be blank.
4/9/2012	ADR Data Rules	ADE-270		Rule Details	If NPV Model Type Code is 1, Months Past Due must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Months Past Due (DD115) must be blank.
4/9/2012	ADR Data Rules	ADE-272		Rule Details	If NPV Model Type Code is 1, Borrower Total Monthly Obligations must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Borrower Total Monthly Obligations (DD45) must be blank.
4/9/2012	ADR Data Rules	ADE-274		Rule Details	If NPV Model Type Code is 1, Imminent Default Flag must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Imminent Default Flag (DD79) must be blank.
4/9/2012	ADR Data Rules	ADE-276		Rule Details	If NPV Model Type Code is 1, Estimated Default Rate (without mod) must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Estimated Default Rate (DD70) must be blank.
4/9/2012	ADR Data Rules	ADE-278		Rule Details	If NPV Model Type Code is 1, Re-default Rate (with mod) must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Re-default Rate (DD163) must be blank.
4/9/2012	ADR Data Rules	ADE-280		Rule Details	If NPV Model Type Code is 1, Modification Fees must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Modification Fees (DD106) must be blank.
4/9/2012	ADR Data Rules	ADE-282		Rule Details	If NPV Model Type Code is 1, Mortgage Insurance Partial Claim Amount must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Mortgage Insurance Partial Claim Amount (DD103) must be blank.
4/9/2012	ADR Data Rules	ADE-283		Rule Details	If NPV Model Type Code is 2, NPV Test Result is mandatory and must be filled AND must be 1 or 2.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Test Result (DD123) is mandatory AND must be 1 or 2.
4/9/2012	ADR Data Rules	ADE-284		Rule Details	If NPV Model Type Code is 1, NPV Test Result must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Test Result (DD123) must be blank.
4/9/2012	ADR Data Rules	ADE-288		Rule Details	If NPV Model Type Code is 2, Investor Code is mandatory and must be filled and must be 1, 2, 3, 4, 5, 6 or 7.	If Additional Data Reporting Type Code (DD967) is 1 or 3, Investor Code (DD9) must be 1, 2, 3, 4, or 8.
4/9/2012	ADR Data Rules	ADE-289		All - rule removed	If NPV Model Type Code is 1, Investor Code must be blank.	(removed)
4/9/2012	ADR Data Rules	ADE-291		Rule Details	If NPV Model Type Code is 1, GSE Loan Number must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, GSE Loan Number (DD5) must be blank.
4/9/2012	ADR Data Rules	ADE-293		Rule Details	If NPV Model Type Code is 1, Product Before Modification must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Product Before Modification (DD142) must be blank.
4/9/2012	ADR Data Rules	ADE-296		Rule Details	If NPV Model Type Code is 1, Remaining Term must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Remaining Term (DD164) must be blank.
4/9/2012	ADR Data Rules	ADE-298		Rule Details	If NPV Model Type Code is 1, Unpaid Principal Balance Before Modification must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Unpaid Principal Balance Before Modification (DD225) must be blank.
6/27/2012	ADR Data Rules	ADE-299		Rule Details	If NPV Model Type Code (DD122) is 2, Interest Rate Before Modification (DD85) is mandatory and must be filled AND must be greater than or equal to 0.	If NPV Model Type Code (DD122) is 2, Interest Rate Before Modification (DD85) must be greater than 0.
4/9/2012	ADR Data Rules	ADE-300		Rule Details	If NPV Model Type Code is 1, Interest Rate Before Modification must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Interest Rate Before Modification (DD85) must be blank.
4/9/2012	ADR Data Rules	ADE-302		Rule Details	If NPV Model Type Code is 1, Principal and Interest Payment Before Modification must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal and Interest Payment Before Modification (DD135) must be blank.
4/9/2012	ADR Data Rules	ADE-307		Rule Details	If NPV Model Type Code is 1, Property Valuation As is Value must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Property Valuation As is Value (DD157) must be blank.
4/9/2012	ADR Data Rules	ADE-309		Rule Details	If NPV Model Type Code is 1, Monthly Gross Income must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Monthly Gross Income (DD110) must be blank.
4/9/2012	ADR Data Rules	ADE-310		Rule Details	If NPV Model Type Code is 2, Unpaid Principal Balance After Modification is mandatory and must be filled AND must be greater than 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Unpaid Principal Balance After Modification (DD222) must be provided and must be greater than 0.
4/9/2012	ADR Data Rules	ADE-311		Rule Details	If NPV Model Type Code is 1, Unpaid Principal Balance After Modification is blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Unpaid Principal Balance After Modification (DD222) must be blank.
4/9/2012	ADR Data Rules	ADE-313		Rule Details	If NPV Model Type Code (DD122) is 1, Interest Rate After Modification must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Interest Rate After Modification (DD83) must be blank.
4/9/2012	ADR Data Rules	ADE-315		Rule Details	If NPV Model Type Code is 1, PMMS Rate must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, PMMS Rate (DD131) must be blank.

4/9/2012	ADR Data Rules	ADE-316		Rule Details	If NPV Model Type Code (DD122) is 2, Amortization Term After Modification (DD24) is mandatory and must be filled AND must be greater than or equal to 1 AND must be numeric.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24) must be provided AND must be greater than or equal to 1 AND must be numeric.
4/9/2012	ADR Data Rules	ADE-317		Rule Details	If NPV Model Type Code is 1, Amortization Term After Modification must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Amortization Term After Modification (DD24) must be blank.
4/9/2012	ADR Data Rules	ADE-318		Rule Details	If NPV Model Type Code (DD122) is 2, Principal and Interest Payment After Modification is mandatory and must be filled AND must be greater than 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132) must be provided and must be greater than 0.
4/9/2012	ADR Data Rules	ADE-319		Rule Details	If NPV Model Type Code is 1, Principal and Interest Payment After Modification must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal and Interest Payment After Modification (DD132) must be blank.
4/9/2012	ADR Data Rules	ADE-320		Rule Details	If NPV Model Type Code is 2, Principal Forbearance Amount is mandatory and must be filled AND must be greater than or equal to 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal Forbearance Amount (DD136) must be provided and must be greater than or equal to 0.
4/9/2012	ADR Data Rules	ADE-321		Rule Details	If NPV Model Type Code is 1, Principal Forbearance Amount must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal Forbearance Amount (DD136) must be blank.
4/9/2012	ADR Data Rules	ADE-322		Rule Details	If NPV Model Type Code is 2, Principal Write-down (Forgiveness) is mandatory and must be filled AND must be greater than or equal to 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal Write-down (Forgiveness) (DD139) must be provided and must be greater than or equal to 0.
4/9/2012	ADR Data Rules	ADE-323		Rule Details	If NPV Model Type Code is 1, Principal Write-down (Forgiveness) must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal Write-down (Forgiveness) (DD139) must be blank.
4/9/2012	ADR Data Rules	ADE-325		Rule Details	If NPV Model Type Code is 1, Property Valuation Type must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Property Valuation Type Code (DD160) must be blank.
5/30/2012	ADR Data Rules	ADE-327		All - rule removed	If NPV Model Type Code is 3 and NPV Date is filled, NPV Date must be greater than or equal to 2/1/2009.	(removed)
5/30/2012	ADR Data Rules	ADE-328		All - rule removed	If NPV Model Type Code is 3 and NPV Date is filled, NPV Date must be less than or equal to 12/31/2013.	(removed)
4/9/2012	ADR Data Rules	ADE-329		Rule Details	If NPV Model Type Code is 1, NPV Date must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Date (DD119) must be blank.
4/9/2012	ADR Data Rules	ADE-330		Rule Details	If NPV Model Type Code is 2, NPV Model Result Amount Pre Mod is mandatory and must be filled.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Pre Mod (DD121) must be provided.
4/9/2012	ADR Data Rules	ADE-331		Rule Details	If NPV Model Type Code is 1, NPV Model Result Amount Pre Mod must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Model Result Amount Pre Mod (DD121) must be blank.
4/9/2012	ADR Data Rules	ADE-332		Rule Details	If NPV Model Type Code is 2, NPV Model Result Amount Post-mod is mandatory and must be filled.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Post-mod (DD120) must be provided.
4/9/2012	ADR Data Rules	ADE-333		Rule Details	If NPV Model Type Code is 1, NPV Model Result Amount Post-mod must be blank.	If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Model Result Amount Post-mod (DD120) must be blank.
4/9/2012	ADR Data Rules	ADE-337		All - rule removed	Reject transaction if Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is provided and loan matches to a paid HAFA Loan Setup in the HAMP system, meaning that the loan had a successful short sale or deed-in-lieu closing that paid off the loan.	(removed)
4/9/2012	ADR Data Rules	ADE-338		All - rule removed	The provided reason code for Request/Not Approved or Not Accepted does not match the acceptable reason codes (5, 6, 7, 8, 10, 12, 19 or 20) required by the associated HAFA transaction.	(removed)
4/9/2012	ADR Data Rules	ADE-339		All - rule removed	The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, 14, 19 or 20) required by the associated HAFA transaction.	(removed)
4/9/2012	ADR Data Rules	ADE-341		Rule Details	SD09-06 transactions are currently only accepted for the HAMP first lien program. The modification indicated in the transaction is of another program type.	Reject the ADR transaction if the associated modification is Program Type/Campaign ID (DD10) of (HMP9) FHA.
4/9/2012	ADR Data Rules	ADE-343		Rule Details	Property Zip Code must match the property zip code on the associated first lien.	Property Zip Code (DD161) must match the Property Zip Code (DD161) on the associated modification.

4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-345		Rule Details	Principal Reduction Alternative (PRA) Amortization Term After Modification(DD562) ' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1or 2 and NPV Code Version (DD118) is greater than or equal to 4.0	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 (Private) or 4 (Portfolio) and NPV Date (DD119) on or after 10/01/2010, Principal Reduction Alternative (PRA) Amortization Term After Modification (DD562) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-346		Rule Details	'Principal Reduction Alternative Amount' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative Amount (DD591) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-348		Rule Details	Maximum Months Past Due in Past 12 Months' (DD568) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-351		Rule Details	Principal Reduction Alternative (PRA) Interest Rate After Modification' (DD563) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) on or after 10/01/2010 then Principal Reduction Alternative (PRA) Interest Rate After Modification (DD563) must be provided, and must be less than or equal to Interest Rate Before Modification (DD85).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-353		Rule Details	'Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-355		Rule Details	Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV date (DD119) on or after 10/01/2010, Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification (DD567) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-357		Rule Details	Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod' cannot be \$0, if provided.	(removed)
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-358		Rule Details	Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod' (DD570) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-360		All - rule removed	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod' cannot be \$0, if provided.	(removed)
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-361		Rule Details	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be provided.
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Rules	ADE-363		All - rule removed	Principal Reduction Alternative (PRA) NPV Test Result' (DD572) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.	(removed)
4/9/2012	ADR Data Rules	ADE-366		Rule Details	If NPV Model Type Code is 2, Interest Rate After Modification (DD83) must be less than or equal to 25%.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83) must be less than or equal to 25%.

4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-372		Rule Details	Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-374		Rule Details	Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness)(DD566) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-379		Rule Details	Principal Reduction Alternative (PRA) NPV Test Result(DD572) must be positive(1) or negative(2).	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and NPV Date (DD119) is on or after 10/01/2010 Principal Reduction Alternative (PRA) NPV Test Result (DD572) must be positive (1) or negative (2).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-381		All - rule removed	If a trial is cancelled with a Trial Fallout Reason code of Unemployment Forbearance plan (19), the loan should not match a prior Official Modification.	(removed)
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-382		All - rule removed	If a trial is cancelled with a Trial Fallout Reason Code of Federally Declared Disaster (20), the loan should not match a prior Official Modification.	(removed)
4/9/2012	ADR Data Rules	ADE-383		All - rule removed	If NPV Model Type Code (DD122) is 2, Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (D218) is not provided, and Investor Code(DD9) is (3) Private or (4) Portfolio, then Interest Rate After Modification (DD83) must be greater than or equal to 0.	(removed)
4/9/2012	ADR Data Rules	ADE-384		Rule Details	If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code(DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is provided, then Interest Rate After Modification (DD83) must greater than or equal to 0.	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Interest Rate After Modification (DD83) must be greater than or equal to 0.
4/9/2012	ADR Data Rules	ADE-387		Rule Details	If NPV Model Type Code (DD122) is 2, Amortization Term After Modification (DD24) must be less than or equal the greater of (480 or the Remaining Term).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24) must be less than or equal to the greater of (480 or Remaining Term (DD164)).
4/9/2012	ADR Data Rules	ADE-388		All - rule removed	If NPV Model Type Code (DD122) is 2, Association Dues/Fees Before Modification (DD29) must be less than P&I Before Modification (DD135).	(removed)
4/9/2012	ADR Data Rules	ADE-393		Rule Details	If NPV Model Type (DD122) Code is 2, NPV Model Result Amount Post-mod (DD120) is mandatory and must be filled and must be greater than or equal to (0 - (UPB After Modification * 0.15) - ((Monthly Hazard and Flood Insurance + Monthly Real Estate Taxes) * 46))	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Post-mod (DD120) is mandatory and must be greater than or equal to (0 - (UPB After Modification * 0.15) - ((Monthly Hazard and Flood Insurance + Monthly Real Estate Taxes) * 46)).
4/9/2012	ADR Data Rules	ADE-397		Rule Details	If NPV Model Type Code (DD122) is 2, Mark to Market LTV (DD96) must be less than or equal to 999.99999	If NPV Model Type Code (DD122) is 2, Mark to Market LTV (DD96), if provided, must be less than or equal to 999.99999.
4/9/2012	ADR Data Rules	ADE-398		Rule Details	If NPV Model Type Code (DD122) is 2 and Product Type is ARM, Next ARM Reset Rate (DD117) must be less than or equal to 25.	If NPV Model Type Code (DD122) is 2 and Product Before Modification (DD142) is ARM, Next ARM Reset Rate (DD117) must be less than or equal to 25.
4/9/2012	ADR Data Rules	ADE-401		Rule Details	If NPV Model Type Code (DD122) is 2, NPV Model Result Amount Pre-mod (DD121) must be less than or equal to (P&I Payment Before Modification (DD135) *(Remaining Term (DD164) + Months Past Due (DD115))).	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Product Before Modification (DD142) is 2, NPV Model Result Amount Pre-mod (DD121) must be less than or equal to Principal and Interest Payment Before Modification (DD135) * [Remaining Term (DD164) + Months Past Due (DD115)].
4/9/2012	ADR Data Rules	ADE-404		All - rule removed	If NPV Model Type Code (DD122) is 2 and Trial Not Approved/Not Accepted Reason Code (DD218) is null, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 1,403,400.00	(removed)

4/9/2012	ADR Data Rules	ADE-406		Rule Details	If NPV Model Type Code (DD122) is 2, NPV Model Result Amount Pre-mod (DD121) is mandatory and must be filled AND must be greater than or equal to 0 - (UPB Before Modification (DD225) * 0.15) - (((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes) * 40))	If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Model Result Amount Pre-mod (DD121) is mandatory and must be greater than or equal to 0 - (UPB Before Modification (DD225) * 0.15) - (((Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 40)).
4/9/2012	ADR Data Rules	ADE-409		Rule Details	For all Non-GSE loans, If NPV Model Type Code (DD122) is 2, and the Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139) must not be equal to 0.	If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139) must not be equal to 0.
4/9/2012	ADR Data Rules	ADE-410		Rule Details	A Trial Fallout Reason Code (DD217) in (1,2,7,8,12,13,19,20) cannot be reported for an existing loan in a Trial Disqualified state.	If Trial Fallout Reason Code (DD217) is not (14-Trial Plan Default), a corresponding modification of the same Tier cannot exist in the HAMP System in Trial Disqualified State.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-412		Rule Details	If the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) match to an existing IMP trial active or permanent modification, the NPV Model Type Code (DD122) must not be equal to (3) (NPV Model not yet executed). Note: This only affects new transactions coming into the system and not transactions that existed in the system prior to implementation of this edit.	If there is an associated modification in the HAMP System that is Trial Active or Official (any state), NPV Model Type Code (DD122) must not be 3.
5/30/2012	ADR Data Rules	ADE-413		Rule Details	A transaction with Trial Not Approved/Not Accepted Reason Code (DD218) equal to (7) Negative NPV or Trial Fallout Reason Code (DD217) equal to (7) Negative NPV, cannot have NPV Model Type code equal to (3). Note: This only impacts new transactions coming into the system and not transactions that existed in the system prior to implementation of this edit.	If Trial Not Approved/Not Accepted Reason Code (DD218) is (7-Negative NPV), NPV Model Type Code (DD122) must not be (3-NPV Model not yet executed).
4/9/2012	ADR Data Rules	ADE-415		Rule Details	Reject an ADE transaction, if the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) combination on an ADE transaction matches to the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) combination on an existing loan with a Program Type/Campaign ID (DD10) of (HMP12) Rural Development - HAMP.	Reject the ADR transaction if the associated modification is Program Type/Campaign ID (DD10) of (HMP12) Rural Development - HAMP.
4/9/2012	ADR Data Rules	ADE-417		All - new rule		If Additional Data Reporting Type Code (DD967) is 2 and NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 2, Months Past Due (DD115) must be greater than or equal to 2.
4/9/2012	ADR Data Rules	ADE-418		All - new rule		If Additional Data Reporting Type Code (DD967) is 2, Investor Code (DD9) must be 3 or 4.
4/9/2012	ADR Data Rules	ADE-419		All - new rule		If Additional Data Reporting Type Code (DD967) is 2 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 2, Imminent Default Flag (DD79) must be No.
4/9/2012	ADR Data Rules	ADE-420		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Occupancy Eligibility Type Code (DD957) must be blank.
4/9/2012	ADR Data Rules	ADE-421		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, NPV Capitalized UPB Amount (DD955) must be blank.
4/9/2012	ADR Data Rules	ADE-422		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, NPV Capitalized UPB Amount (DD955) must equal Unpaid Principal Balance After Modification (DD222) + Principal Forbearance Amount (DD136) + Principal Write-down (Forgiveness) (DD139).
4/9/2012	ADR Data Rules	ADE-423		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Investor Override Indicator (DD959) must be blank.
4/9/2012	ADR Data Rules	ADE-424		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Override Interest Rate (DD960) must be blank.
4/9/2012	ADR Data Rules	ADE-425		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Override Amortization Term (DD961) must be blank.

4/9/2012	ADR Data Rules	ADE-426		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Occupancy Eligibility Type Code (DD957) is 2, Primary Residence Total Housing Expense Amount (DD958) is mandatory and must be greater than or equal to 0.
4/9/2012	ADR Data Rules	ADE-427		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Primary Residence Total Housing Expense Amount (DD958) must be blank.
4/9/2012	ADR Data Rules	ADE-428		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Occupancy Eligibility Type Code (DD957) is 2, Monthly Gross Rental Income Amount (DD956) is mandatory AND must be greater than or equal to 0.
4/9/2012	ADR Data Rules	ADE-429		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Monthly Gross Rental Income Amount (DD956) must be blank.
4/9/2012	ADR Data Rules	ADE-430		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Principal Forbearance Amount (DD977) must be blank.
4/9/2012	ADR Data Rules	ADE-431		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Interest Rate After Modification (DD978) must be blank.
4/9/2012	ADR Data Rules	ADE-432		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Amortization Term After Modification (DD979) must be blank.
4/9/2012	ADR Data Rules	ADE-434		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Principal and Interest Payment After Modification (DD980) must be blank.
4/9/2012	ADR Data Rules	ADE-435		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 NPV Model Result Amount Pre-mod (DD972) must be blank.
4/9/2012	ADR Data Rules	ADE-436		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 NPV Model Result Amount Post-mod (DD971) must be blank.
4/9/2012	ADR Data Rules	ADE-439		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 NPV Test Result (DD976) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-441		All - new rule		If NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) must be 1, 2, 3, 4, or 5.
4/9/2012	ADR Data Rules	ADE-442		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2, NPV Capitalized UPB Amount (DD955) must be populated and must be greater than or equal to Unpaid Principal Balance Before Modification (DD225).
4/9/2012	ADR Data Rules	ADE-443		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2, Tier 2 Investor Override Indicator (DD959) must be Yes or No.
4/9/2012	ADR Data Rules	ADE-444		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is Yes, at least one of Tier 2 Override Interest Rate (DD960), Tier 2 Override Amortization Term (DD961), Tier 2 Override Forbearance Amount (DD962), or Tier 2 Override PRA Principal Forgiveness Amount (DD963) must be populated.
4/9/2012	ADR Data Rules	ADE-445		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Override Interest Rate (DD960), if provided, must be greater than 0 and less than or equal to 25.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-446		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Override Forbearance Amount (DD962) must be blank.
4/9/2012	ADR Data Rules	ADE-447		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Override Forbearance Amount (DD962), if provided, must be greater than or equal to 0 and less than or equal to NPV Capitalized UPB Amount (DD955).

4/9/2012	ADR Data Rules	ADE-448		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Interest Rate After Modification (DD978) is mandatory and must be greater than or equal to 0.
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-449		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Amortization Term After Modification (DD979) must be greater than 0.
4/9/2012	ADR Data Rules	ADE-450		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Principal and Interest Payment After Modification (DD980) is mandatory and must be greater than or equal to 0.
4/9/2012	ADR Data Rules	ADE-451		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Principal and Interest Payment After Modification (DD980) must be within a plus or minus 0.5% tolerance of $[(\text{Tier 2 Interest Rate After Modification (DD978)} / 100) / 12] / [1 - (1 + (\text{Tier 2 Interest Rate After Modification (DD978)} / 100) / 12)^{-\text{Tier 2 Amortization Term After Modification (DD979)}}] * \text{Tier 2 Unpaid Principal Balance After Modification (DD981)}$.
4/9/2012	ADR Data Rules	ADE-452		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 Unpaid Principal Balance After Modification (DD981) is mandatory and must be greater than or equal to 0.
4/9/2012	ADR Data Rules	ADE-453		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 NPV Model Result Amount Pre-mod (DD972) must be populated.
4/9/2012	ADR Data Rules	ADE-455		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 NPV Model Result Post-mod (DD971) must be less than or equal to $[\text{Tier 2 Principal and Interest Payment After Modification (DD980)} * \text{Tier 2 Amortization Term After Modification (DD979)}] + \text{Tier 2 Principal Forbearance Amount (DD977)}$.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-469		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative Amortization Term After Modification (DD562) must be greater than or equal to Remaining Term.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-470		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative Amortization Term After Modification (DD562) must be less than or equal to the greater of (480 or Remaining Term).
4/9/2012	ADR Data Rules	ADE-471		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) Amortization Term After Modification (DD562) must be blank.

4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-472		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Amortization Term After Modification (DD984) must be greater than 0.
4/9/2012	ADR Data Rules	ADE-473		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Amortization Term (DD961) is not provided, Tier 2 PRA Amortization Term After Modification (DD984) must be greater than 0 and less than or equal to (the maximum of Remaining Term or 480).
4/9/2012	ADR Data Rules	ADE-474		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Amortization Term (DD961) is provided, Tier 2 PRA Amortization Term After Modification (DD984) must equal Tier 2 Override Amortization Term (DD961).
4/9/2012	ADR Data Rules	ADE-475		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Principal Reduction Alternative (PRA) Amortization Term After Modification (DD984) must be blank.
4/9/2012	ADR Data Rules	ADE-476		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) Amount (DD591) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-477		All - new rule		If NPV Model Type code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and NPV Date is on or after 10/01/2010 and Investor Code (DD9) is 3 or 4, Principal Reduction Alternative Amount (DD591) must be greater than 0 and less than NPV Capitalized UPB Amount (DD955) if provided.
4/9/2012	ADR Data Rules	ADE-478		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be blank.
4/9/2012	ADR Data Rules	ADE-479		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative Interest Rate After Modification (DD563) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-480		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Interest Rate After Modification (DD563) must be greater than or equal to 0 and less than or equal to 25.
4/9/2012	ADR Data Rules	ADE-481		All - new rule		If NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and NPV Date (DD119) is on or after 06/01/2012 and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Interest Rate after Modification (DD983) must be populated.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-482		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and Calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to Tier 2 Override Interest Rate (DD960).

4/9/2012	ADR Data Rules	ADE-483		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Occupancy Eligibility Type Code (DD957) is 1, 3, or 4 and calculated MTMLTV is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).
4/9/2012	ADR Data Rules	ADE-484		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 06/01/2012 and Occupancy Eligibility Type Code (DD957) is 2 and calculated MTMLTV percent is greater than 115% and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 PRA Interest Rate After Modification (DD983) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Non-Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).
4/9/2012	ADR Data Rules	ADE-485		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Interest Rate After Modification (DD983) must be blank.
4/9/2012	ADR Data Rules	ADE-486		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, then Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564) must be blank.
4/9/2012	ADR Data Rules	ADE-487		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Principal and Interest Payment After Modification (DD985) must be populated.
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Rules	ADE-488		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Principal and Interest Payment After Modification (DD985) must equal $(((\text{Tier 2 PRA Interest Rate After Mod}/100)/12)/[1-(1+(\text{Tier 2 PRA Interest Rate After Mod}/100)/12)^{-\text{Tier 2 PRA Amortization Term After Mod}}] * \text{Tier 2 PRA UPB After Mod}$ within plus or minus 0.5% tolerance of the calculated value.
4/9/2012	ADR Data Rules	ADE-489		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Principal and Interest Payment After Modification (DD985) must be blank.
4/9/2012	ADR Data Rules	ADE-490		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative Unpaid Principal Balance After Modification (DD567) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-491		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and NPV Date (DD119) is on or after 10/01/2010 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4, Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification (DD567) + Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) + Principal Reduction Alternative (PRA) Principal Write-down (DD566) must be greater than or equal to Unpaid Principal Balance before Modification (DD225).

4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-492		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA Unpaid Principal Balance After Modification (DD986) must be populated.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-493		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Unpaid Principal Balance After Modification (DD986) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-495		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Principal Forbearance Amount (DD977) must be equal to Tier 2 Override Forbearance Amount (DD962), if provided.
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-496		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and calculated MTMLTV Percent is greater than 115% and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Forbearance Amount (DD962) is not provided, Tier 2 Principal Forbearance Amount (DD977) must be greater than 0, and must be within a plus or minus 0.5% tolerance of the minimum of: a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 Unpaid Principal Balance After Modification (DD981) to 115% of the Property Valuation As is Value (DD157). Note: This edit will use the standard 115.00001% threshold.", "DD157 Property Valuation As is Value
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-497		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2, and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Interest Rate After Modification (DD978) must be equal to Tier 2 Override Interest Rate (DD960), if provided.
4/9/2012	ADR Data Rules	ADE-498		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 1, 3 or 4 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 Interest Rate After Modification (DD978) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).
4/9/2012	ADR Data Rules	ADE-499		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 2 and Tier 2 Override Interest Rate (DD960) is not provided, Tier 2 Interest Rate After Modification (DD978) must be equal to the [PMMS Rate rounded up to the nearest 0.125 percent plus Non-Owner Occupied Premium Rate] that was in effect as of the NPV Date (DD119).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-500		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Override Amortization Term (DD961), if provided, must be greater than or equal to Remaining Term (DD164) and less than or equal to 600.

4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-501		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 6/1/2012 and Investor Code (DD9) is 3 or 4 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Investor Override Indicator (DD959) is Yes, Tier 2 Amortization Term After Modification (DD979) must be equal to Tier 2 Override Amortization Term (DD961), if provided.
4/9/2012	ADR Data Rules	ADE-502		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Tier 2 Override Amortization Term (DD961) is not provided, Tier 2 Amortization Term After Modification (DD979) must be equal to the maximum of Remaining Term (DD164) or 480.
4/9/2012	ADR Data Rules	ADE-503		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is (3-Ineligible-DTI), calculated Tier 2 Front Ratio After Modification must be less than 25 or greater than 42.
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-504		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is (4-Ineligible-Payment), the Tier 2 Percentage Change in Principal and Interest payment must be less than 10
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-505		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is (5-Ineligible-DTI and Payment): a. calculated Tier 2 Front Ratio After Modification must be less than 25 or greater than 42, AND b. Tier 2 Percentage Change in Principal and Interest payment must be less than 10.
4/9/2012	ADR Data Rules	ADE-506		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-508		All - new rule		If NPV Model Type Code is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and NPV Date (DD119) is on or after 10/01/2010 and Investor Code (DD9) is 3 or 4, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-Mod (DD570) must not be equal to NPV Model Result Amount Post-Mod (DD120).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-509		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-Mod (DD570) must be greater than or equal to $(0 - (\text{PRA UPB After Modification (DD567)} * 0.15) - ((\text{Monthly Hazard and Flood Insurance (DD111)} + \text{Monthly Real Estate Taxes (DD114)}) * 46))$.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-510		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Post-Mod (DD570) must be less than or equal to $(\text{PRA P\&I Payment After Modification (DD564)} * \text{PRA Amortization Term After Modification (DD562)}) + \text{PRA Principal Forbearance Amount (DD565)}$.

4/9/2012	ADR Data Rules	ADE-511		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Post Mod (DD973) must be populated.
4/9/2012	ADR Data Rules	ADE-512		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA NPV Model Result Amount Post Mod (DD973) must be blank.
4/9/2012	ADR Data Rules	ADE-513		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 06/01/2012 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code is 3 or 4, Tier 2 PRA NPV Model Result Amount Post Mod (DD973) must not equal Tier 2 NPV Model Result Amount Post Mod (DD971).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-514		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type (DD122) Code is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Post-mod (DD973) is mandatory and must be filled and must be greater than or equal to $(0 - (\text{Tier 2 PRA UPB After Modification (DD986)} * 0.15) - ((\text{Monthly Hazard and Flood Insurance (DD111)} + \text{Monthly Real Estate Taxes (DD114)}) * 46))$.
4/9/2012	ADR Data Rules	ADE-515		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Model Result Amount Post-mod (DD973) must be less than or equal to $(\text{Tier 2 PRA P\&I Payment After Modification (DD985)} * \text{Tier 2 PRA Amortization Term After Modification (DD984)})$.
4/9/2012	ADR Data Rules	ADE-516		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-517		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) must be greater than or equal to $(0 - \text{UPB Before Modification} * 0.15) - ((\text{Monthly Hazard and Flood Insurance (DD111)} + \text{Monthly Real Estate Taxes (DD114)}) * 40))$.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-518		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 and Product Before Modification is 2, PRA NPV Model Result Amount Pre-mod (DD571) must be less than or equal to $(\text{Principal and Interest Payment Before Modification (DD135)} * (\text{Remaining Term (DD164)} + \text{Months Past Due (DD115)}))$.
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Rules	ADE-519		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 and Product Before Modification (DD142) is not 2, PRA NPV Model Result Amount Pre-mod (DD571) must be less than or equal to $(\text{Principal \& Interest Payment Before Modification (DD135)} * \text{Months Past Due (DD115)}) + \text{UPB Before Modification (DD225)}$.

4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-520		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date is on or after 10/01/2010, Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-Mod (DD571) must equal NPV Model Result Amount Pre-Mod (DD121).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-521		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2, and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must be populated.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-523		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must not equal Tier 2 NPV Model Result Amount Post Mod (DD971).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-524		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must equal Tier 2 NPV Model Result Amount Pre-Mod (DD972).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-525		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Product Before Modification is 2, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) must be less than or equal to (Principal & Interest Payment Before Modification (DD135) * (Remaining Term (DD164) + Months Past Due (DD115))).
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-526		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Product Before Modification is not 2, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) must be less than or equal to (Principal and Interest Payment Before Modification (DD135) * Months Past Due (DD115)) + Unpaid Principal Balance Before Modification (DD225).
4/9/2012	ADR Data Rules	ADE-528		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Model Result Amount Pre-Mod (DD974) must be blank.
4/9/2012	ADR Data Rules	ADE-529		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, PRA NPV Test Result (DD572) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-530		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 and Principal Reduction Alternative (PRA) NPV Test Result (DD572) is 1 (Positive), Principal Reduction Alternative NPV Model Result Amount Post-Mod (DD570) must be greater than or equal to Principal Reduction Alternative NPV Model Result Amount Pre Mod (DD571).

4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-531		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) greater than or equal to 10/01/2010 and Principal Reduction Alternative (PRA) NPV Test Result (DD572) is 2 (Negative), then Principal Reduction Alternative NPV Model Result Amount Post-mod (DD570) must be less than Principal Reduction Alternative NPV Model Result Amount Pre-Mod (DD571).
4/9/2012	ADR Data Rules	ADE-532		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4, Tier 2 PRA NPV Test Result (DD975) must be populated and must be (1) Positive, (2) Negative, (3) Ineligible DTI, (4) Ineligible Payment, or (5) Ineligible DTI & Payment.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-533		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 (Positive), then Tier 2 PRA NPV Model Result Amount Post-mod (DD973) must be greater than or equal to Tier 2 PRA NPV Model Result Amount Pre-mod (DD974).
4/9/2012	ADR Data Rules	ADE-534		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 2 (Negative), then Tier 2 PRA NPV Model Result Amount Post-Mod (DD973) must be less than Tier 2 PRA NPV Model Result Amount Pre-mod (DD974).
4/9/2012	ADR Data Rules	ADE-535		All - new rule		If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 3, then the calculated Front Ratio After Modification must be less than 25 or greater than 42.
4/9/2012	ADR Data Rules	ADE-538		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA NPV Test Result (DD975) must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-539		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, then Principal Reduction Alternative (PRA) Forbearance Amount (DD565) must be greater than or equal to 0 and less than or equal to NPV Capitalized UPB Amount (DD955), if provided.
4/9/2012	ADR Data Rules	ADE-540		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Principal Reduction Alternative Principal Forbearance (DD565) Amount must be blank.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-541		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) must be greater than 0 and less than or equal to NPV Capitalized UPB Amount (DD955), if provided.
4/9/2012	ADR Data Rules	ADE-542		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, OR Occupancy Eligibility Type Code (DD957) is 2, 3, or 4 OR Investor Code (DD9) is 1 or 2 OR NPV Date (DD119) is before 10/01/2010, Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) must be blank.

4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-543		All - new rule		<p>If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV Percent is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override PRA Principal Forgiveness Amount (DD963) is not provided, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be greater than 0 and must be within a plus or minus 0.5% tolerance of the minimum of:</p> <p>a. 30% of the NPV Capitalized UPB Amount (DD955) or b. the amount to reduce the Tier 2 PRA Unpaid Principal Balance After Modification (DD986) to 115% of the Property Valuation As Is Value (DD157).</p> <p>Note: This edit will use the standard 115.00001% threshold.</p>
4/9/2012	ADR Data Rules	ADE-544		All - new rule		<p>If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2 and Tier 2 Override PRA Principal Forgiveness Amount (DD963) is provided, then Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be equal to Tier 2 Override PRA Principal Forgiveness Amount (DD963).</p>
4/9/2012	ADR Data Rules	ADE-545		All - new rule		<p>If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) Amount must be blank.</p>
4/9/2012	ADR Data Rules	ADE-546		All - new rule		<p>If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, Tier 2 Override PRA Principal Forgiveness Amount (DD963) if provided must be greater than or equal to 0 and less than or equal to the NPV Capitalized UPB Amount (DD955).</p>
4/9/2012	ADR Data Rules	ADE-547		All - new rule		<p>If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Override PRA Principal Forgiveness Amount (DD963) must be blank.</p>
4/9/2012 updated 5/30/2012 updated 6/27/2012	ADR Data Rules	ADE-548		All - new rule		<p>If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, NPV Capitalized UPB Amount (DD955), if provided, must equal Principal Reduction Alternative (PRA) UPB After Mod (DD567) + Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) + Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566).</p>
4/9/2012	ADR Data Rules	ADE-549		All - new rule		<p>If NPV Date (DD119) is on or after 06/01/2012 and NPV Model Type Code (DD122) is 2 and calculated MTMLTV is greater than 115% and Investor Code (DD9) is 3 or 4 and Tier 2 PRA NPV Test Result (DD975) is 1 or 2, NPV Capitalized UPB Amount (DD955) must equal Tier 2 PRA Unpaid Principal Balance After Modification (DD986) + Tier 2 PRA Principal Write-down (Forgiveness) (DD982).</p>
4/9/2012	ADR Data Rules	ADE-550		All - new rule		<p>If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564) must equal $\frac{[(\text{PRA Interest Rate After Mod}/100)/12]/[1-(1+(\text{PRA Interest Rate After Mod}/100)/12)^n]}{1+(\text{PRA Interest Rate After Mod}/100)/12}$ * PRA Amortization Term After Mod]] * PRA Unpaid Principal Balance After Modification (DD562) within plus or minus 0.5% tolerance of the calculated value.</p>

4/9/2012	ADR Data Rules	ADE-551		All - new rule		If Additional Data Reporting Type Code (DD967) is 2, Modification Evaluation Date (DD970) must be on or after 6/1/2012.
4/9/2012	ADR Data Rules	ADE-552		All - new rule		Additional Data Reporting Type Code (DD967) is mandatory and must be 1, 2, or 3.
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-553		All - new rule		Modification Evaluation Date (DD970) is mandatory and must be a valid date on or after 3/4/2009 and on or before 9/30/2014
4/9/2012	ADR Data Rules	ADE-554		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Tier 2 Investor Override Indicator (DD959) is No, then Tier 2 Override Interest Rate (DD960), Tier 2 Override Amortization Term (DD961), Tier 2 Override Forbearance Amount (DD962), and Tier 2 Override PRA Principal Forgiveness Amount (DD963) must not be populated.
4/9/2012	ADR Data Rules	ADE-555		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Product Before Modification (DD142) is (2-Fixed Rate), Tier 2 NPV Model Result Amount Pre-mod (DD972) must be less than or equal to Principal and Interest Payment Before Modification (DD135) * (Remaining Term (DD164) + Months Past Due (DD115)).
4/9/2012	ADR Data Rules	ADE-556		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2 and Product Before Modification (DD142) is not (2-Fixed Rate), Tier 2 NPV Model Result Amount Pre-mod (DD972) must be less than or equal to [Principal and Interest Payment Before Modification (DD135) * Months Past Due (DD115)] + Unpaid Principal Balance Before Modification (DD225).
4/9/2012	ADR Data Rules	ADE-557		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 NPV Model Result Amount Pre-mod (DD972) is mandatory and must be greater than or equal to 0 - (Unpaid Principal Balance Before Modification (DD225) * 0.15) - [(Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 40].
4/9/2012	ADR Data Rules	ADE-558		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, Tier 2 NPV Model Result Amount Post-mod (DD971) is mandatory and must be greater than or equal to 0 - (Tier 2 Unpaid Principal Balance After Modification (DD981) * 0.15) - [Monthly Hazard and Flood Insurance (DD111) + Monthly Real Estate Taxes (DD114)) * 46].
4/9/2012	ADR Data Rules	ADE-559		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Amortization Term After Modification (DD979) must be blank.
4/9/2012	ADR Data Rules	ADE-562		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Interest Rate After Modification (DD978) must be blank.
4/9/2012	ADR Data Rules	ADE-563		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Principal and Interest Payment After Modification (DD980) must be blank.
4/9/2012	ADR Data Rules	ADE-564		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Unpaid Principal Balance After Modification (DD981) must be blank.
4/9/2012	ADR Data Rules	ADE-565		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Non-PRA Forgiveness Amount (DD964) must be blank.
4/9/2012	ADR Data Rules	ADE-566		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 NPV Model Result Amount Post-mod (DD971) must be blank.
4/9/2012	ADR Data Rules	ADE-567		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 NPV Model Result Amount Pre-mod (DD972) must be blank.
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-568		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 NPV Test Result (DD976) must be blank.

4/9/2012	ADR Data Rules	ADE-569		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Override Forbearance Amount (DD962) must be blank.
4/9/2012	ADR Data Rules	ADE-570		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Override Interest Rate (DD960) must be blank.
4/9/2012	ADR Data Rules	ADE-571		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Override Amortization Term (DD961) must be blank.
4/9/2012	ADR Data Rules	ADE-572		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Investor Override Indicator (DD959) must be blank.
4/9/2012	ADR Data Rules	ADE-573		All - new rule		If NPV Date (DD119) is before 6/1/2012, Tier 2 Principal Forbearance Amount (DD977) must be blank.
4/9/2012	ADR Data Rules	ADE-574		All - new rule		If NPV Date (DD119) is before 6/1/2012, Monthly Gross Rental Income Amount (DD956) must be blank.
4/9/2012	ADR Data Rules	ADE-575		All - new rule		If NPV Date (DD119) is before 6/1/2012, Primary Residence Total Housing Expense Amount (DD958) must be blank.
4/9/2012	ADR Data Rules	ADE-577		All - new rule		If NPV Date (DD119) is before 06/01/2012, Tier 2 PRA Amortization Term After Modification (DD984) must be blank.
4/9/2012	ADR Data Rules	ADE-578		All - new rule		If NPV Date (DD119) is before 06/01/2012 Tier 2 PRA Interest Rate After Modification (DD983) must be blank.
4/9/2012	ADR Data Rules	ADE-579		All - new rule		If NPV Date (DD119) is before 06/01/2012 Tier 2 PRA Principal and Interest Payment After Modification (DD985) must be blank.
4/9/2012	ADR Data Rules	ADE-580		All - new rule		If NPV Date (DD119) is before 06/01/2012 Tier 2 PRA Unpaid Principal Balance After Modification (DD986) must be blank.
4/9/2012	ADR Data Rules	ADE-581		All - new rule		If NPV Date (DD119) is before 06/01/2012, Tier 2 PRA NPV Model Result Amount Post-Mod (DD973) must be blank.
4/9/2012	ADR Data Rules	ADE-582		All - new rule		If NPV Date (DD119) is before 06/01/2012, Tier 2 PRA NPV Model Result Amount Pre-Mod (DD974) must be blank.
4/9/2012	ADR Data Rules	ADE-583		All - new rule		If NPV Date (DD119) is before 06/01/2012, Tier 2 PRA NPV Test Result (DD975) must be blank.
4/9/2012	ADR Data Rules	ADE-584		All - new rule		If NPV Date is before 06/01/2012, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be blank.
4/9/2012	ADR Data Rules	ADE-585		All - new rule		If NPV Date (DD119) is before 06/01/2012, Tier 2 Override PRA Principal Forgiveness Amount (DD963) must be blank.
4/9/2012	ADR Data Rules	ADE-586		All - new rule		If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Co-Borrower Sex Type Code (DD58) must be blank.
4/9/2012	ADR Data Rules	ADE-587		All - new rule		If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Co-Borrower Race Type Code (DD57) must be blank.
4/9/2012	ADR Data Rules	ADE-588		All - new rule		If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Co-Borrower Ethnicity Type Code (DD54) must be blank.
4/9/2012	ADR Data Rules	ADE-589		All - new rule		If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Borrower Sex Type Code (DD42) must be blank.
4/9/2012	ADR Data Rules	ADE-590		All - new rule		If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Borrower Race Type Code (DD41) must be blank.
4/9/2012	ADR Data Rules	ADE-591		All - new rule		If Race/Ethnicity/Gender Source Type Code (DD162) is 5 or 6, Borrower Ethnicity Type Code (DD36) must be blank.
4/9/2012	ADR Data Rules	ADE-592		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 6/1/2012 and Tier 2 NPV Test Result (DD976) is 1 or 2, NPV Capitalized UPB Amount (DD955) must equal Tier 2 Unpaid Principal Balance After Modification (DD981) + Tier 2 Principal Forbearance Amount (DD977) + Tier 2 Non-PRA Forgiveness Amount (DD964).
4/9/2012	ADR Data Rules	ADE-593		All - new rule		If NPV Model Type Code (DD122) is 2, Estimated Default Rate (DD70) must be greater than Re-Default Rate (DD163).
4/9/2012	ADR Data Rules	ADE-594		All - new rule		If NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is (3-Private) or (4-Portfolio), GSE Loan Number (DD5) must be blank.

4/9/2012	ADR Data Rules	ADE-595		All - new rule		If NPV Model Type Code is 2, Months Past Due (DD115) must be less than the calculated Loan Age.
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-597		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Product Before Modification (DD142) is not 2, NPV Model Result Amount Pre-mod (DD121) must be less than or equal to $[(\text{Principal and Interest Payment Before Modification (DD135)} * \text{Months Past Due (DD115)}) + \text{Unpaid Principal Balance Before Modification (DD225)}]$.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-598		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and NPV Test Result (DD123) is 1 (Positive), then NPV Model Result Amount Post-mod (DD120) must be greater than or equal to NPV Model Result Amount Pre-mod (DD121).
4/9/2012	ADR Data Rules	ADE-599		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and NPV Test Result (DD123) is 2 (Negative) NPV Model Result Amount Post-mod (DD120) must be less than NPV Model Result Amount Pre-mod (DD121).
4/9/2012	ADR Data Rules	ADE-600		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132) must be within a plus or minus 0.5% tolerance of $[(\text{Interest Rate After Modification (DD83)} / 100) / 12] / [1 - (1 + (\text{Interest Rate After Modification (DD83)} / 100) / 12)^{-\text{Amortization Term After Modification (DD24)}}] * \text{Unpaid Principal Balance After Modification (DD222)}$.
4/9/2012	ADR Data Rules	ADE-601		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Principal and Interest Payment After Modification (DD132) must be less than Principal and Interest Payment Before Modification (DD135).
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-602		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to $(\text{Unpaid Principal Balance After Modification (DD222)} + \text{Principal Forbearance (DD136)} + \text{Principal Write-down (Forgiveness) (DD139)})$.
4/9/2012	ADR Data Rules	ADE-603		All - new rule		If NPV Date (DD119) is before 6/1/2012 and NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) must be 1 or 5.
4/9/2012	ADR Data Rules	ADE-604		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 4/15/2009 and on or before 7/5/2009, NPV Code Version (DD118) must be greater than or equal to 1 and less than 2.
4/9/2012	ADR Data Rules	ADE-605		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 7/6/2009 and on or before 8/31/2009, NPV Code Version (DD118) must be greater than or equal to 2 and less than 3.
4/9/2012	ADR Data Rules	ADE-606		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 9/1/2009 and on or before 9/30/2010, NPV Code Version (DD118) must be greater than or equal to 3 and less than 4.
4/9/2012	ADR Data Rules	ADE-607		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 10/1/2010 and on or before 5/31/2012, NPV Code Version (DD118) must be greater than or equal to 4 and less than 5.
4/9/2012	ADR Data Rules	ADE-608		All - new rule		If NPV Model Type Code (DD122) is 2 and NPV Date (DD119) is on or after 6/1/2012, NPV Code Version (DD118) must be greater than or equal to 5.
4/9/2012 updated 6/27/2012	ADR Data Rules	ADE-609		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTV Percent (DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date is on or after 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be greater or equal to Months Past Due (DD115).

4/9/2012	ADR Data Rules	ADE-610		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Post-Arrearage MTMLTY Percent(DD701) is greater than 115% and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010, Maximum Months Past Due in Past 12 Months (DD568) must be less than the calculated Loan Age.
4/9/2012	ADR Data Rules	ADE-611		All - new rule		If Additional Data Reporting Type Code (DD967) is 1, HAMP Tier 1 Not Offered Reason Code (DD987) must be blank.
4/9/2012	ADR Data Rules	ADE-612		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5, Amortization Term After Modification (DD24) must be greater than or equal to Remaining Term (DD164).
4/9/2012	ADR Data Rules	ADE-613		All - new rule		If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code (DD217) is not provided and Trial Not Approved/Not Accepted Reason Code (D218) is not provided and Property Number of Units (DD148) is 1, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 729,750.00.
4/9/2012	ADR Data Rules	ADE-614		All - new rule		If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code (DD217) is not provided and Trial Not Approved/Not Accepted Reason Code (D218) is not provided and Property Number of Units (DD148) is 2, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 934,200.00.
4/9/2012	ADR Data Rules	ADE-615		All - new rule		If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code (DD217) is not provided and Trial Not Approved/Not Accepted Reason Code (D218) is not provided and Property Number of Units (DD148) is 3, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 1,129,250.00.
4/9/2012	ADR Data Rules	ADE-616		All - new rule		If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code (DD217) is not provided and Trial Not Approved/Not Accepted Reason Code (D218) is not provided and Property Number of Units (DD148) is 4, Unpaid Principal Balance Before Modification (DD225) must be less than or equal to 1,403,400.00.
4/9/2012	ADR Data Rules	ADE-617		All - new rule		If NPV Date (DD119) is provided and is on or after 6/1/2012, it must be equal to Modification Evaluation Date (DD970).
4/9/2012	ADR Data Rules	ADE-618		All - new rule		If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Principal Forbearance Amount (DD977) must be blank.
4/9/2012	ADR Data Rules	ADE-619		All - new rule		If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Interest Rate After Modification (DD978) must be blank.
4/9/2012	ADR Data Rules	ADE-620		All - new rule		If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Amortization Term After Modification (DD979) must be blank.
4/9/2012	ADR Data Rules	ADE-621		All - new rule		If Race/Ethnicity/Gender Source Type Code (DD162) is 6 (Previously Reported), the associated loan must exist in the HAMP System with Race/Ethnicity/Gender Source Type Code (DD162) equal to 1, 2, 3 or 4.
4/9/2012	ADR Data Rules	ADE-622		All - new rule		If NPV Model Type Code (DD122) is 5, the associated modification must have NPV previously reported with NPV Model Type Code 2.
4/9/2012	ADR Data Rules	ADE-623		All - new rule		NPV Date (DD119), if provided, must be equal to NPV Date (DD119) from latest servicer-submitted Trial Loan Setup where the associated modification is Trial Active or Official in any State.
4/9/2012	ADR Data Rules	ADE-624		All - new rule		If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Principal Write-down (Forgiveness) (DD982) must be blank.
4/9/2012	ADR Data Rules	ADE-625		All - new rule		If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Interest Rate After Modification (DD983) must be blank.
4/9/2012	ADR Data Rules	ADE-626		All - new rule		If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Amortization Term After Modification (DD984) must be blank.
4/9/2012	ADR Data Rules	ADE-627		All - new rule		If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Principal and Interest Payment After Modification (DD985) must be blank.

4/9/2012	ADR Data Rules	ADE-628		All - new rule		If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA Unpaid Principal Balance After Modification (DD986) must be blank.
4/9/2012	ADR Data Rules	ADE-629		All - new rule		If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA NPV Model Result Amount Post-mod (DD973) must be blank.
4/9/2012	ADR Data Rules	ADE-630		All - new rule		If Tier 2 PRA NPV Test Result (DD975) is 3, 4 or 5, Tier 2 PRA NPV Model Result Amount Pre-mod (DD974) must be blank.
4/9/2012	ADR Data Rules	ADE-631		All - new rule		If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Principal and Interest Payment After Modification (DD980) must be blank.
4/9/2012	ADR Data Rules	ADE-632		All - new rule		If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Unpaid Principal Balance After Modification (DD981) must be blank.
4/9/2012	ADR Data Rules	ADE-633		All - new rule		If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 NPV Model Result Amount Pre-mod (DD972) must be blank.
4/9/2012	ADR Data Rules	ADE-634		All - new rule		If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 NPV Model Result Amount Post-mod (DD971) must be blank.
4/9/2012	ADR Data Rules	ADE-635		All - new rule		If Tier 2 NPV Test Result (DD976) is 3, 4, or 5, Tier 2 Non-PRA Forgiveness Amount (DD964) must be blank.
4/9/2012	ADR Data Rules	ADE-636		All - new rule		If Additional Data Reporting Type Code (DD967) is 3, Trial Not Approved/Not Accepted Reason Code (DD218) must be provided.
4/9/2012	ADR Data Rules	ADE-639		All - new rule		If Additional Data Reporting Type Code (DD967) is 3, Trial Fallout Reason Code (DD217) must be blank.
4/9/2012	ADR Data Rules	ADE-640		All - new rule		If Additional Data Reporting Type Code (DD967) is 1 or 2, Trial Not Approved/Not Accepted Reason Code (DD218) must be blank.
4/9/2012	ADR Data Rules	ADE-641		All - new rule		If Trial Not Approved Not Accepted Reason Code (DD218) is provided, Additional Data Reporting Type Code (DD967) must be equal to 3.
4/9/2012	ADR Data Rules	ADE-642		All - new rule		If HAMP Tier 1 Not Offered Reason Code (DD987) is provided, Additional Data Reporting Type Code (DD967) must be 2 or 3.
4/9/2012	ADR Data Rules	ADE-643		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, HAMP Tier 1 Not Offered Reason Code (DD987) must be provided.
4/9/2012	ADR Data Rules	ADE-644		All - new rule		If NPV Model Type Code (DD122) is 2 and Occupancy Eligibility Type Code (DD957) is 1 or 5 and Investor Code (DD9) is 3 or 4 and NPV Date (DD119) is on or after 10/01/2010 and Post-Arrearage MTMLTV Percent (DD701) is less than or equal to 115% and if any ONE of the following is populated then all the others must also be populated: Maximum Months Past Due in Past 12 Months (DD568) Principal Reduction Alternative Amount (DD591) Principal Reduction Alternative (PRA) Interest Rate After Modification (DD563) Principal Reduction Alternative (PRA) Amortization Term After Modification (DD562) Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564) Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification (DD567) Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570) Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571) Principal Reduction Alternative (PRA) NPV Test Result (DD572).

4/9/2012	ADR Data Rules	ADE-645		All - new rule		If Additional Data Reporting Type Code (DD967) is 1 or 2 and Investor Code (DD9) is not 8 and the associated modification is Trial Active, or Official in any state, Investor Code (DD9) must be equal to the current Investor Code on the modification.
4/9/2012	ADR Data Rules	ADE-646		All - new rule		If Additional Data Reporting Type Code (DD967) is 1 or 2, a corresponding modification of the same Tier must exist in the HAMP System.
4/9/2012	ADR Data Rules	ADE-647		All - new rule		If Additional Data Reporting Type Code (DD967) is 2 and HAMP Tier 1 Not Offered Reason Code (DD987) is not provided, there must be a corresponding modification in the HAMP System for which HAMP Tier 1 Not Offered Reason Code (DD987) was provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-648		All - new rule		If Trial Not Approved Not Accepted Reason Code (DD218) is (18-Submission Error Correction), there must be an associated Trial Not Approved/Not Accepted of the same Tier in the HAMP system.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-649		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, there must not be a Tier 1 Modification for the loan in the HAMP System that is Trial Active, Official Active, or Official Paid Off.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-650		All - new rule		If Additional Data Reporting Type Code is 3, HAMP Tier 1 Not Offered Reason Code (DD987), if provided, must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 18, 19, 20, 21, 24, 25, or 29.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-651		All - new rule		If Modification Evaluation Date (DD970) is before 6/1/2012, Trial Not Approved/Not Accepted Reason Code (DD218), if provided, must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 18, 19, 20, 21, 24, or 25.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-652		All - new rule		If Modification Evaluation Date (DD970) is on or after 6/1/2012 and Investor Code (DD9) is 3 or 4, Trial Not Approved/Not Accepted Reason Code (DD218), if provided, must be 1, 4, 5, 6, 7, 8, 9, 10, 11, 13, 18, 19, 20, 21, 24, 25, 26, 27, 28 or 29.
4/9/2012	ADR Data Rules	ADE-653		All - new rule		If Modification Evaluation Date (DD970) is before 6/1/2012 and NPV Model Type Code (DD122) is 5 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7 and there is NPV information in the HAMP System for the associated modification, NPV Test Result must be 2 in the previously-reported record.
4/9/2012	ADR Data Rules	ADE-654		All - new rule		If Modification Evaluation Date (DD970) is before 6/1/2012 and NPV Model Type Code (DD122) is 2 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7, NPV Test Result (DD123) must be 2.
4/9/2012	ADR Data Rules	ADE-655		All - new rule		If Modification Evaluation Date (DD970) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 5 and Investor Code (DD9) is 3 or 4 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7 and there is NPV information in the HAMP System for the associated modification, Tier 2 NPV Test Result must be 2 in the previously-reported record.
4/9/2012	ADR Data Rules	ADE-656		All - new rule		If Modification Evaluation Date (DD970) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7, Tier 2 NPV Test Result (DD976) must be 2.
4/9/2012	ADR Data Rules	ADE-659		All - new rule		If Modification Evaluation Date (DD970) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 5 and Investor Code (DD9) is 3 or 4 and Trial Not Approved/Not Accepted Reason Code (DD218) is 28 and there is NPV information in the HAMP System for the associated modification, Tier 2 NPV Test Result must be 3 or 5 in the previously-reported record.
4/9/2012	ADR Data Rules	ADE-660		All - new rule		If Modification Evaluation Date (DD970) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4 and Trial Not Approved/Not Accepted Reason Code (DD218) is 28, Tier 2 NPV Test Result (DD976) must be 3 or 5.

4/9/2012	ADR Data Rules	ADE-661		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 1), they both must be 1.
4/9/2012	ADR Data Rules	ADE-662		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 4), they both must be 4.
4/9/2012	ADR Data Rules	ADE-663		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 11), they both must be 11.
4/9/2012	ADR Data Rules	ADE-664		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 21), they both must be 21.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-665		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 18), they both must be 18.
4/9/2012	ADR Data Rules	ADE-666		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and (HAMP Tier 1 Not Offered Reason Code (DD987) or Trial Not Approved/Not Accepted Reason Code (DD218) is 24), they both must be 24.
4/9/2012	ADR Data Rules	ADE-667		All - new rule		If Modification Evaluation Date (DD970) is on or after 6/1/2012 and Investor Code (DD9) is 1 or 2 and NPV Model Type Code (DD122) is 5 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7 and there is NPV information in the HAMP System for the associated modification, NPV Test Result must be 2 in the previously-reported record.
4/9/2012	ADR Data Rules	ADE-668		All - new rule		If Modification Evaluation Date (DD970) is on or after 6/1/2012 and Investor Code (DD9) is 1 or 2 and NPV Model Type Code (DD122) is 2 and Trial Not Approved/Not Accepted Reason Code (DD218) is 7, NPV Test Result (DD123) must be 2.
4/9/2012	ADR Data Rules	ADE-669		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and Investor Code (DD9) is 1 or 2, HAMP Tier 1 Not Offered Reason Code (DD987) must equal Trial Not Approved/Not Accepted Reason Code (DD218).
4/9/2012	ADR Data Rules	ADE-670		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 1 or 2, Tier 2 Investor Override Indicator (DD959) must be No.
4/9/2012	ADR Data Rules	ADE-671		All - new rule		If NPV Model Type Code (DD122) is 6, Trial Fallout Reason Code (DD217) must be provided.
4/9/2012 updated 5/30/2012	ADR Data Rules	ADE-672		All - new rule		If NPV Date (DD119) is on or after 6/1/2012 and NPV Model Type Code (DD122) is 2 and Investor Code (DD9) is 3 or 4, Tier 2 Non-PRA Forgiveness Amount (DD964), if provided, must be greater than or equal to 0.
4/9/2012	ADR Data Rules	ADE-674		All - new rule		If Additional Data Reporting Type Code (DD967) is 2, HAMP Tier 1 Not Offered Reason Code (DD987), if provided, must be 2, 3, 7, 10, 12, or 29.
4/9/2012	ADR Data Rules	ADE-675		All - new rule		If Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is 1, 4, or 11, there must not be an active HAFAs Notification or HAFAs Setup for the loan in the HAMP System.
4/9/2012	ADR Data Rules	ADE-676		All - new rule		If Investor Code (DD9) is 1 or 2 and NPV Model Type Code (DD122) is 2, Occupancy Eligibility Type Code (DD957) must be 1 or 5.

5/30/2012 updated 6/27/2012	ADR Data Rules	ADE-677		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012 and [Trial Not Approved/Not Accepted Reason Code (DD218) or HAMP Tier 1 Not Offered Reason Code (DD987)] is 29, there must be one or more of the following for the loan in the HAMP System: a. Trial Not Approved/Not Accepted b. Official Disqualified c. Trial Cancel with Trial Fallout Reason Code (8-Offer Not Accepted by Borrower/Request Withdrawn)
5/30/2012	ADR Data Rules	ADE-678		All - new rule		If NPV Model Type Code (DD122) is 6, the associated modification must not have NPV previously reported in the HAMP System.
5/30/2012	ADR Data Rules	ADE-679		All - new rule		If Additional Data Reporting Type Code (DD967) is 3 and Modification Evaluation Date (DD970) is on or after 6/1/2012, reject the transaction if: a. There is an active HAFA Notification or HAFA Setup on the loan AND b. There is no existing ADR matched to the loan with a Modification Evaluation Date on or after 6/1/2012
5/30/2012	ADR Data Rules	ADE-680		All - new rule		If Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is (18-Submission Error Correction), there must not be an active HAFA Notification or HAFA Setup for the modification in the HAMP System.
5/30/2012	ADR Data Rules	ADE-681		All - new rule		If Additional Data Reporting Type Code (DD967) is 2 and Trial Fallout Reason Code (DD217) is (14-Trial Plan Default), reject the transaction if the latest modification associated with the loan is Tier 1 Trial Active or Official any state.
6/27/2012	ADR Data Rules	ADE-683		All - new rule		If NPV Model Type Code (DD122) is 1, 3, 5, or 6, Tier 2 Non-PRA Forgiveness Amount (DD964) must be blank.

Additional Data Reporting 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	SD 09-06 Data Dictionary	DD8	HAMP Servicer Number	Rule Details - Previously implemented rule added to Data Dictionary		ADE-334 Reject transaction if a loan is transferred in the HAMP system and an Additional Data Elements transaction is submitted with HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) matching the Transferor Loan
				Rule Type - Previously implemented rule added to Data Dictionary		ADE-334 Hard Stop
2/29/2012	SD 09-06 Data Dictionary	DD9	Investor Code	Rule Details - Rule removed from Data Point	ADE-411: If NPV Model Type Code is 2, and Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136) cannot exceed the greater of: 1) An amount equal to 30% of the Unpaid Principal Balance After Modification(DD222). OR 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)

2/29/2012	SD 09-06 Data Dictionary	DD701	Post-Arrearage MTMLTV Percent	Rule Details - Rule added to Data Point	<p>ADE-345 Principal Reduction Alternative (PRA) Amortization Term After Modification(DD562) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not =1or 2 and NPV Code Version (DD118) is greater than or equal to 4.0</p> <p>ADE-346 Principal Reduction Alternative Amount' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-348 Maximum Months Past Due in Past 12 Months'(DD568)must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0</p> <p>ADE-351 Principal Reduction Alternative (PRA) Interest Rate After Modification'(DD563) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-353 Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0</p> <p>ADE-355 Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-358 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod'(DD570) must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0</p> <p>ADE-361 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod' must be provided, if Post-Arrearage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p>
				Rule Type - Rule added to Data Point	<p>ADE-363 ADE-345 LPS Hard Stop ADE-346 LPS Hard Stop ADE-348 LPS Hard Stop ADE-351 LPS Hard Stop ADE-353 LPS Hard Stop ADE-355 LPS Hard Stop ADE-358 LPS Hard Stop ADE-361 LPS Hard Stop ADE-363 LPS Hard Stop ADE-372 LPS Hard Stop ADE-374 LPS Hard Stop</p>

2/29/2012	SD 09-06 Data Dictionary	DD14	Servicer Loan Number	Rule Details - Previously implemented rule added to Data Dictionary	ADE-334 Reject transaction if a loan is transferred in the HAMP system and an Additional Data Elements transaction is submitted with HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) matching the Transferor Loan
				Rule Type - Previously implemented rule added to Data Dictionary	ADE-334 Hard Stop
2/29/2012	SD 09-06 Data Dictionary	DD217	Trial Fallout Reason Code	Rule Details - Previously implemented rule added to Data Dictionary	ADE-337 Reject transaction if Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is provided and loan matches to a paid HAFA Loan Setup in the HAMP system, meaning that the loan had a successful short sale or deed-in-lieu closing that paid off the loan.
				Rule Type - Previously implemented rule added to Data Dictionary	ADE-337 Hard Stop
2/29/2012	SD 09-06 Data Dictionary	DD218	Trial Not Approved/Not Accepted Reason Code	Rule Details - Previously implemented rule added to Data Dictionary	ADE-337 Reject transaction if Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is provided and loan matches to a paid HAFA Loan Setup in the HAMP system, meaning that the loan had a successful short sale or deed-in-lieu closing that paid off the loan.
				Rule Type - Previously implemented rule added to Data Dictionary	ADE-337 Hard Stop

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 09/26/2011

Publication Date	Ref ID	Name of Data Point	Field	Old Value	New Value	
9/19/2011	SD 09-06 Data Dictionary	DD83	Interest Rate After Modification	ADE Business Rules - Rule Update	ADE-407 If NPV Model Type Code (DD122) is 2, Interest Rate After Modification (DD83) must be less than or equal to Interest Rate Before Modification (DD85).	ADE-407 If NPV Model Type Code (DD122) is 2, Interest Rate After Modification (DD83) must be less than or equal to Interest Rate Before Modification (DD85). As of 9/26/2011 - This rule is no longer applicable and is removed.
6/30/2011	SD 09-06 Data Dictionary	DD701	Post-Arrearage MTMLTV Percent	Calculation - updated	IMP loan setup: ((UPB before Mod (DD225) + Amount Capitalized (DD27)) - (Principal Write-down (Forgiveness)(DD139) - PRA Amount (DD591)))/Property Valuation As Is Value (DD157) SD09-06: ((UPB after Mod (DD222) + PRA Forbearance (DD565)) + (PRA Forgiveness (DD566) - PRA Amount (DD591)))/Property Valuation As Is Value (DD157)	IMP loan setup: ((UPB before Mod (DD225) + Amount Capitalized (DD27)) - (Principal Write-down (Forgiveness)(DD139) - PRA Amount (DD591)))/Property Valuation As Is Value (DD157) SD09-06: ((UPB after Mod (DD222) + PRA Forbearance (DD565)) + (PRA Forgiveness (DD566) - PRA Amount (DD591)))/Property Valuation As Is Value (DD157) As of 09/26/2011: SD09-06: ((UPB after Mod (DD222) + Principal Forbearance (DD136) + Principal Write-down (DD139))/Property Valuation As Is Value (DD157)

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 7/25/2011

Publication Date	Ref ID	Name of Data Point	Field	Old Value	New Value
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6/30/2011	SD 09-06 Data Dictionary	DD142	Product Before Modification	Allowable Values	<p>Enumeration:</p> <ol style="list-style-type: none"> 1. ARM * 2. Fixed rate * 3. Step Rate 4. One Step Variable 5. Two Step Variable 6. Three Step Variable 7. Four Step Variable 8. Five Step Variable 9. Six Step Variable 10. Seven Step Variable 11. Eight Step Variable 12. Nine Step Variable 13. Ten Step Variable 14. Eleven Step Variable 15. Twelve Step Variable 16. Thirteen Step Variable 17. Fourteen Step Variable 	<p>Enumeration:</p> <ol style="list-style-type: none"> 1. ARM * 2. Fixed rate * 3. Step Rate 4. One Step Variable 5. Two Step Variable 6. Three Step Variable 7. Four Step Variable 8. Five Step Variable 9. Six Step Variable 10. Seven Step Variable 11. Eight Step Variable 12. Nine Step Variable 13. Ten Step Variable 14. Eleven Step Variable 15. Twelve Step Variable 16. Thirteen Step Variable 17. Fourteen Step Variable <p>* only 1 and 2 are valid for FHA</p> <p>For RD-HAMP: 2 - Fixed rate</p>
3/23/2011	SD 09-06 Data Dictionary	DD43	Borrower Social Security Number	Allowable Values	(For HAFA and 2MP) Min: 000000001 Max: 999999998	Data Range Min: 000000001 Max: 999999998
3/23/2011	SD 09-06 Data Dictionary	DD59	Co-Borrower Social Security Number	Allowable Values	(For HAFA and 2MP) Min: 000000001 Max: 999999998	Data Range Min: 000000001 Max: 999999998
3/23/2011	SD 09-06 Data Dictionary	DD8	HAMP Servicer Number	ADE Business Rules - New Rule		<p>ADE-412 If the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) match to an existing 1MP trial active or permanent modification, the NPV Model Type Code (DD122) must not be equal to (3) (NPV Model not yet executed).</p> <p>Note: This only impacts new transactions coming into the system and not loans that existed in the system prior to implementation of this edit.</p> <p>ADE-415: Reject an ADE transaction, if the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) combination on an ADE transaction matches to the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) combination on an existing loan with a Program Type/Campaign ID (DD10) of (HMP12) Rural Development - HAMP.</p>
				Rule Type - New Rule		<p>ADE-412 Hard Stop</p> <p>ADE-415 Hard Stop</p>
3/23/2011	SD 09-06 Data Dictionary	DD9	Investor Code	Allowable Values	<p>Enumeration:</p> <ol style="list-style-type: none"> 1. Fannie Mae * 2. Freddie Mac * 3. Private * 4. Portfolio * 5. GNMA 6. FHA/VA 7. State or Local Housing Finance Agency <p>* indicates Investor Codes currently eligible for HAMP and HAFA</p>	<p>Enumeration:</p> <ol style="list-style-type: none"> 1. Fannie Mae 2. Freddie Mac 3. Private 4. Portfolio

3/23/2011	SD 09-06 Data Dictionary	D122	NPV Model Type Code	ADE Business Rules - New Rule		ADE-412 If the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) match to an existing 1MP trial active or permanent modification, the NPV Model Type Code (DD122) must not be equal to (3) (NPV Model not yet executed). Note: This only impacts new transactions coming into the system and not loans that existed in the system prior to implementation of this edit.
				Rule Type - New Rule		ADE-412 Hard Stop
3/23/2011	SD 09-06 Data Dictionary	DD14	Servicer Loan Number	ADE Business Rules - New Rule		ADE-412 If the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) match to an existing 1MP trial active or permanent modification, the NPV Model Type Code (DD122) must not be equal to (3) (NPV Model not yet executed). Note: This only impacts new transactions coming into the system and not loans that existed in the system prior to implementation of this edit. ADE-415: Reject an ADE transaction, if the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) combination on an ADE transaction matches to the HAMP Servicer Number (DD8) and Servicer Loan Number (DD14) combination on an existing loan with a Program Type/Campaign ID (DD10) of (HMP12) Rural Development - HAMP.
				Rule Type - New Rule		ADE-412 Hard Stop ADE-415 Hard Stop
3/23/2011	SD 09-06 Data Dictionary	DD217	Trial Fallout Reason Code	ADE Business Rules - Rule Update	ADE-212 If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13 or 14. Change for 12/23/2010: If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13, 14, 19 or 20. ADE-339 The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, or 14) required by the associated HAFA transaction. Change for 12/23/2010: The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, 14, 19 or 20) required by the associated HAFA transaction.	ADE-212 If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13, 14, 19 or 20. ADE-339 The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, 14, 19 or 20) required by the associated HAFA transaction.
				ADE Business Rules - New Rule		ADE-413 A transaction with Trial Not Approved/Not Accepted Reason Code (DD218) equal to (7) Negative NPV or Trial Fallout Reason Code (DD217) equal to (7) Negative NPV, cannot have NPV Model Type code equal to (3). Note: This only impacts new transactions coming into the system and not loans that existed in the system prior to implementation of this edit.
				Rule Type - New Rule		ADE-413 LPS Hard Stop

3/23/2011	SD 09-06 Data Dictionary	DD218	Trial Not Approved/Not Accepted Reason Code	Allowable Values	<p>Enumeration:</p> <ol style="list-style-type: none"> 1. Ineligible Mortgage 2. Ineligible Borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 5. Investor Guarantor Not Participating 6. B/K Court Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent 10. Previous Official HAMP Modification 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request Incomplete 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 	<p>Enumeration:</p> <ol style="list-style-type: none"> 1. Ineligible Mortgage 2. Ineligible Borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent 10. Previous Official HAMP Modification 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request Incomplete 19. Unemployment Forbearance Plan 20. Federally Declared Disaster
				ADE Business Rules - New Rule		<p>ADE-413 A transaction with Trial Not Approved/Not Accepted Reason Code (DD218) equal to (7) Negative NPV or Trial Fallout Reason Code (DD217) equal to (7) Negative NPV, cannot have NPV Model Type code equal to (3).</p> <p>Note: This only impacts new transactions coming into the system and not loans that existed in the system prior to implementation of this edit.</p>
				Rule Type - New Rule		<p>ADE-413 LPS Hard Stop</p>
				ADE Business Rules - Rule Update	<p>ADE-215 If Trial Not Approved/Not Accepted Reason Code is filled, Trial Not Approved/Not Accepted Reason Code must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 or 13.</p> <p>Change for 12/23/2010: If Trial Not Approved/Not Accepted Reason Code (DD218) is filled, Trial Not Approved/Not Accepted Reason Code must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 19 or 20.</p> <p>ADE-338 The provided reason code for Request/Not Approved or Not Accepted does not match the acceptable reason codes (5, 6, 7, 8, 10 or 12) required by the associated HAFA transaction.</p> <p>Change for 12/23/2010 The provided reason code for Request/Not Approved or Not Accepted does not match the acceptable reason codes (5, 6, 7, 8, 10 12, 19 or 20) required by the associated HAFA transaction.</p>	<p>ADE-215 If Trial Not Approved/Not Accepted Reason Code (DD218) is filled, Trial Not Approved/Not Accepted Reason Code must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 19 or 20.</p> <p>ADE-338 The provided reason code for Request/Not Approved or Not Accepted does not match the acceptable reason codes (5, 6, 7, 8, 10 12, 19 or 20) required by the associated HAFA transaction.</p>

Additional Data Reporting Data Dictionary Changes - Revisions Effective Starting 3/28/2011

Publication Date		Ref ID	Name of Data Point	Field	Old Value	New Value
1/27/2011	SD 09-06 Data Dictionary	DD9	Investor Code	Rule Details - Rule Update	<p>ADE-411 If NPV Model Type Code is 2, and Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136) cannot exceed the greater of: 1) An amount equal to 30% of the Unpaid Principal Balance After Modification (DD222). OR 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).</p>	(removed)

				Rule Type - Rule Update	ADE-411 LPS Hard Stop	(removed)
1/27/2011	SD 09-06 Data Dictionary	DD136	Principal Forbearance Amount	Rule Details - Rule Update	ADE-411 If NPV Model Type Code is 2, and Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136) cannot exceed the greater of: 1) An amount equal to 30% of the Unpaid Principal Balance After Modification (DD222). OR 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 - Rule Update	ADE-411 LPS Hard Stop	(removed)
1/27/2011	SD 09-06 Data Dictionary	DD157	Property Valuation As is Value	Rule Details - Rule Update	ADE-411 If NPV Model Type Code is 2, and Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136) cannot exceed the greater of: 1) An amount equal to 30% of the Unpaid Principal Balance After Modification (DD222). OR 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 - Rule Update	ADE-411 LPS Hard Stop	(removed)
1/27/2011	SD 09-06 Data Dictionary	DD222	Unpaid Principal Balance After Modification	Rule Details - Rule Update	ADE-411 If NPV Model Type Code is 2, and Investor Code (DD9) is (2) Freddie Mac, the Principal Forbearance Amount (DD136) cannot exceed the greater of: 1) An amount equal to 30% of the Unpaid Principal Balance After Modification (DD222). OR 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 - Rule Update	ADE-411 LPS Hard Stop	(removed)
1/27/2011	SD 09-06 Data Dictionary	DD61	Data Collection Date	ADE Business Rules - rule update	ADE-234 If NPV Model Type Code (DD122) is 2, Data Collection Date (DD61) is mandatory and must be filled and must be in a valid date format AND must be greater than or equal to 90 days prior to NPV Date (DD119).	ADE-234 If NPV Model Type Code (DD122) is 2, Data Collection Date (DD61) is mandatory and must be filled and must be in a valid date format AND must be before or on the NPV Date (DD119) and within 90 days of the NPV Date (DD119).
1/27/2011	SD 09-06 Data Dictionary	DD83	Interest Rate After Modification	ADE Business Rules - new edit		ADE-407 If NPV Model Type Code (DD122) is 2, Interest Rate After Modification (DD83) must be less than or equal to Interest Rate Before Modification (DD85).
				Rule Type - new edit		ADE-407 LPS Hard Stop
				Allowable Values	Data Range: LIR; Min: 0 Max: 99.9999 ADE; Min: 1 Max: 99.9999	Data Range: 1MP; Min: 0 Max: 99.9999 SD09-06; Min: 1 Max: 99.9999

1/27/2011	SD 09-06 Data Dictionary	DD85	Interest Rate Before Modification	Allowable Values	Data Range: LIR; Min: 0 Max: 99.9999 ADE; Min: 1 Max: 99.9999	Data Range: 1MP; Min: 0 Max: 99.9999 SD09-06; Min: 1 Max: 99.9999
				ADE Business Rules - new edit		ADE-407 If NPV Model Type Code (DD122) is 2, Interest Rate After Modification (DD83) must be less than or equal to Interest Rate Before Modification (DD85).
				Rule Type - new edit		ADE-407 LPS Hard Stop
1/27/2011	SD 09-06 Data Dictionary	DD9	Investor Code	ADE Business Rules - new edit		ADE-408: If NPV Model Type Code (DD122) is 2, and Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness)(DD139) must not be equal to 0.
				Rule Type - new edit		ADE-408 / LPS Hard Stop
1/27/2011	SD 09-06 Data Dictionary	DD119	NPV Date	ADE Business Rules - new edit		ADE-234 If NPV Model Type Code (DD122) is 2, Data Collection Date (DD61) is mandatory and must be filled and must be in a valid date format AND must be before or on the NPV Date (DD119) and within 90 days of the NPV Date (DD119).
				Rule Type - new edit		ADE-234 LPS Hard Stop
1/27/2011	SD 09-06 Data Dictionary	DD136	Principal Forbearance Amount	ADE Business Rules - new edit		ADE-408 If NPV Model Type Code (DD122) is 2, and Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness)(DD139) must not be equal to 0. ADE-409 For all Non-GSE loans, If NPV Model Type Code (DD122) is 2, and the Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139) must not be equal to 0.
				Rule Type - new edit		ADE-408 LPS Hard Stop ADE-409 LPS Hard Stop
1/27/2011	SD 09-06 Data Dictionary	DD571	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod	ADE Business Rules - rule update	ADE-379 Principal Reduction Alternative (PRA) NPV Test Result Pre-mod (DD571) must be positive (1) or negative (2).	
				Rule Type - Rule Update	ADE-379 LPS Hard Stop	
1/27/2011	SD 09-06 Data Dictionary	DD572	Principal Reduction Alternative (PRA) NPV Test Result	ADE Business Rules - new edit		ADE-379 Principal Reduction Alternative (PRA) NPV Test Result (DD572) must be positive (1) or negative (2).

				Rule Type - new edit		ADE-379 LPS Hard Stop
1/27/2011	SD 09-06 Data Dictionary	DD139	Principal Write-down (Forgiveness)	ADE Business Rules - new edit		ADE-408 If NPV Model Type Code (DD122) is 2, and Investor Code (DD9) is (1) Fannie Mae and the Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness)(DD139) must not be equal to 0. ADE-409 For all Non-GSE loans, If NPV Model Type Code (DD122) is 2, and the Principal Forbearance Amount (DD136) is greater than 0, the difference between the Principal Forbearance Amount (DD136) and the Principal Write-down (Forgiveness) (DD139) must not be equal to 0.
				Rule Type - new edit		ADE-408 LPS Hard Stop ADE-409 LPS Hard Stop
1/27/2011	SD 09-06 Data Dictionary	DD217	Trial Fallout Reason Code	ADE Business Rules - rule update	ADE-212 If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13 or 14. Change for 11/22/2010: If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13, 14, 19 or 20. ADE-339 The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, or 14) required by the associated HAFA transaction. Change for 11/22/2010: The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, 14, 19 or 20) required by the associated HAFA transaction.	ADE-212 If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13 or 14. Change for 12/23/2010: If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13, 14, 19 or 20. ADE-339 The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, or 14) required by the associated HAFA transaction. Change for 12/23/2010: The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, 14, 19 or 20) required by the associated HAFA transaction.
				ADE Business Rules - new edit		ADE-410 A Trial Fallout Reason Code (DD217) in (1,2,7,8,12,13,19,20) cannot be reported for an existing loan in a Trial Disqualified state.
				Rule Type - new edit		ADE-410 Hard Stop

1/27/2011	SD 09-06 Data Dictionary	DD218	Trial Not Approved/Not Accepted Reason Code	ADE Business Rules - rule update	<p>ADE-215 If Trial Not Approved/Not Accepted Reason Code is filled, Trial Not Approved/Not Accepted Reason Code must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 or 13.</p> <p>Change for 11/22/2010: If Trial Not Approved/Not Accepted Reason Code (DD218) is filled, Trial Not Approved/Not Accepted Reason Code must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 19 or 20.</p> <p>ADE-338 The provided reason code for Request/Not Approved or Not Accepted does not match the acceptable reason codes (5, 6, 7, 8, 10 or 12) required by the associated HAFA transaction.</p> <p>Change for 11/22/2010 The provided reason code for Request/Not Approved or Not Accepted does not match the acceptable reason codes (5, 6, 7, 8, 10 12, 19 or 20) required by the associated HAFA transaction.</p>	<p>ADE-215 If Trial Not Approved/Not Accepted Reason Code is filled, Trial Not Approved/Not Accepted Reason Code must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 or 13.</p> <p>Change for 12/23/2010: If Trial Not Approved/Not Accepted Reason Code (DD218) is filled, Trial Not Approved/Not Accepted Reason Code must be 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 19 or 20.</p> <p>ADE-338 The provided reason code for Request/Not Approved or Not Accepted does not match the acceptable reason codes (5, 6, 7, 8, 10 or 12) required by the associated HAFA transaction.</p> <p>Change for 12/23/2010 The provided reason code for Request/Not Approved or Not Accepted does not match the acceptable reason codes (5, 6, 7, 8, 10 12, 19 or 20) required by the associated HAFA transaction.</p>
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Additional Data Reporting 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	DD43	Borrower Social Security Number	ADE Business Rules - new edit		<p>ADE-367 Borrower Social Security Number (DD43) should not have the same value in all 9 digits</p> <p>ADE-369 Borrower Social Security Number (DD43) should not be populated with zeroes in the first 3 digits or middle 2 digits</p>
			Rule Type - new edit		<p>ADE-367 LPS Hard Stop</p> <p>ADE-369 LPS Hard Stop</p>
11/9/2010	DD59	Co-Borrower Social Security Number	ADE Business Rules - new edit		<p>ADE-368 Co-Borrower Social Security Number (DD59) should not have the same value in all 9 digits, if provided</p> <p>ADE-370 Co-Borrower Social Security Number (DD59) should not be populated with zeroes in the first 3 digits or middle 2 digits, if provided</p>
			Rule Type - new edit		<p>ADE-368 LPS Hard Stop</p> <p>ADE-370 LPS Hard Stop</p>
11/9/2010	DD161	Property Zip Code	ADE Business Rules - new edit		<p>ADE-344 When there is no first lien modification and the SD09-06 is being reported for a request that is not approved or not accepted, the Property Zip Code must match to a zip code in the list of known zip codes.</p>
			Rule Type - new edit		<p>ADE-344 Hard Stop</p>

11/9/2010		DD122	NPV Model Type Code	ADE Business Rules - new edits		<p>ADE-306 If NPV Model Type Code(DD122) is 2, Property Valuation As is Value (DD157) is mandatory and must be filled AND must be greater than or equal to 10 AND must be numeric.</p> <p>ADE-307 If NPV Model Type Code is 1, Property Valuation As is Value must be blank.</p> <p>ADE-310 If NPV Model Type Code is 2, Unpaid Principal Balance After Modification is mandatory and must be filled AND must be greater than 0.</p> <p>ADE-311 If NPV Model Type Code is 1, Unpaid Principal Balance After Modification is blank.</p> <p>ADE-345 'Principal Reduction Alternative (PRA) Amortization Term After Modification(DD562)' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0</p> <p>ADE-346 Principal Reduction Alternative Amount must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-348 Maximum Months Past Due in Past 12 Months' (DD568) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0</p> <p>ADE-351 'Principal Reduction Alternative (PRA) Interest Rate After Modification' (DD563) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-353 Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-355 'Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-358 'Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod' (DD570) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-360 'Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod' cannot be \$0, if provided.</p> <p>ADE-361 'Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-363 'Principal Reduction Alternative (PRA) NPV Test Result' (DD572) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-372 Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p> <p>ADE-374 Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) (DD566) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0.</p>
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				Rule Type - new edit		<p>Hard Stop ADE-306 LPS Hard Stop ADE-307 LPS Hard Stop ADE-310 LPS Hard Stop ADE-311 LPS Hard Stop ADE-345 LPS Hard Stop ADE-346 LPS Hard Stop ADE-348 LPS Hard Stop ADE-351 LPS Hard Stop ADE-353 LPS Hard Stop ADE-355 LPS Hard Stop ADE-358 LPS Hard Stop ADE-360 LPS Hard Stop ADE-361 LPS Hard Stop ADE-363 LPS Hard Stop ADE-372 LPS Hard Stop ADE-374 LPS Hard Stop</p>
11/9/2010		DD679	Advances/Escrow Amount	All - New Data Point		
11/9/2010		DD24	Amortization Term After Modification	ADE Business Rules - Rule Update	ADE-316 If NPV Model Type Code is 2, Amortization Term After Modification is mandatory and must be filled AND must be greater than 0 AND must be numeric.	ADE-316 If NPV Model Type Code (DD122) is 2, Amortization Term After Modification (DD24) is mandatory and must be filled AND must be greater than or equal to 1 AND must be numeric.
				ADE Business Rules - new edit		ADE-387 If NPV Model Type Code (DD122) is 2, Amortization Term After Modification (DD24) must be less than or equal the greater of (480 or the Remaining Term).
				Rule Type - new edit		ADE-387 LPS Hard Stop
11/9/2010		DD29	Association Dues/Fees Before Modification	ADE Business Rules - new edit		ADE-388 If NPV Model Type Code (DD122) is 2, Association Dues/Fees Before Modification (DD29) must be less than P&I Before Modification (DD135).
				Rule Type - new edit		ADE-388 LPS Hard Stop
11/9/2010		DD45	Borrower Total Monthly Obligations	ADE Business Rules - Rule Update	ADE-271 If NPV Model Type Code is 2, Borrower Total Monthly Obligations is mandatory and must be filled AND must be greater than or equal to 0 AND must be numeric.	ADE-271 If NPV Model Type Code (DD122) is 2, Borrower Total Monthly Obligations (DD45) is mandatory and must be filled AND must be greater than or equal to the sum of (Association Dues/Fees Before Modification (DD29), Monthly Hazard and Flood Insurance (DD111), Monthly Real Estate Taxes (DD114), and Principal & Interest Payment Before Modification (DD135)) AND must be numeric
				ADE Business Rules - new edit		ADE-389 If NPV Model Type Code (DD122) is 2, Borrower Total Monthly Obligations (DD45) must be less than or equal to 9999999999999999999999.99
				Rule Type - new edit		ADE-389 LPS Hard Stop

11/9/2010		DD61	Data Collection Date	ADE Business Rules - Rule Update	ADE-234 If NPV Model Type Code is 2, Data Collection Date is mandatory and must be filled and must be in a valid date format AND must be greater than or equal to 2/1/2009 and less than or equal to 12/31/2013.	ADE-234 If NPV Model Type Code (DD122) is 2, Data Collection Date (DD61) is mandatory and must be filled and must be in a valid date format AND must be greater than or equal to 90 days prior to NPV Date (DD119).
				ADE Business Rules - new edit		ADE-390 If NPV Model Type (DD122) is 2, Data Collection Date (DD61), must be less than or equal to the NPV Date.
				Rule Type - new edit		ADE-390 LPS Hard Stop
11/9/2010		DD66	Discount Rate Risk Premium	Description	The ratio between the original loan amount and the lesser of the sales price or the appraised value, for first mortgages.	The rate at which the discount rate is greater than the Freddie Mac Primary Mortgage Market Survey Rate (PMMS) for the 30-year conforming loan. The default value is 0. However, a servicer can override the default rate and add up to 250 bps. No premium for Fannie and Freddie loans. Report to 5 decimals. For example, 2.5% should be entered as 2.5.
				ADE Business Rules - new edit		ADE-391 If NPV Model Code (DD122) is 2, Discount Rate Risk Premium (DD66) must be less than or equal to 2.5
				Rule Type - new edit		ADE-391 LPS Hard Stop
11/9/2010		DD70	Estimated Default Rate	Description	The estimated rate at which the loan is expected to default-prior to modification. This is based upon a servicers portfolio experience. Report 5 decimal places.	The estimated rate at which the loan is expected to default-prior to modification. This is based upon a servicers portfolio experience. Report 5 decimal places. For example, 56.5% should be entered as 56.5
11/9/2010		DD73	First Payment Date at Origination	Allowable Values	Data Range: Min: 1959-01-02	Data Range: Min: 1960-12-31 Max: 2009-03-01
				ADE Business Rules - Rule Update	ADE-236 If NPV Model Type Code is 2, First Payment Date at Origination must be provided in valid date format and be greater than 1/1/1959	ADE-236 If NPV Model Type Code is 2, First Payment Due Date at Origination (DD73) must be provided in valid date format and be greater than or equal to 1960-12-31 and less than or equal to 2009-03-01
11/9/2010		DD83	Interest Rate After Modification	Description	The interest rate in the month after loan modification.	The interest rate in the month after loan modification. Report 4 decimal places. For example, 6.125% should be entered as 6.125.
				ADE Business Rules - new edit		ADE-366 If NPV Model Type Code is 2, Interest Rate After Modification (DD83) must be less than or equal to 25%. ADE-383 If NPV Model Type Code (DD122) is 2, Trial Fallout Reason Code (DD217) or Trial Not Approved/Not Accepted Reason Code (D218) is not provided, and Investor Code(DD9) is (3) Private or (4) Portfolio, then Interest Rate After Modification (DD83) must be greater than or equal to 0. ADE-384 If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code(DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is provided, then Interest Rate After Modification (DD83) must greater than or equal to 0.
				Rule Type - new edit		ADE-366 LPS Hard Stop ADE-383 LPS Hard Stop ADE-384 LPS Hard Stop
11/9/2010		DD84	Interest Rate at Origination	Description	The interest rate of the loan at origination. Report 5 decimal places.	The interest rate of the loan at origination. Report 5 decimal places. For example, 6.125% should be entered as 6.125.

				ADE Business Rules - new edit		ADE-394 If NPV Model Type Code (DD122) is 2, Interest Rate at Origination (DD84) must be less than or equal to 25.
				Rule Type - new edit		ADE-394 LPS Hard Stop
11/9/2010		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.	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). Report 4 decimal places
				ADE Business Rules - Rule Update	ADE-299 If NPV Model Type Code is 2, Interest Rate Before Modification is mandatory and must be filled AND must be greater than 0.	ADE-299 If NPV Model Type Code (DD122) is 2, Interest Rate Before Modification (DD85) is mandatory and must be filled AND must be greater than or equal to 0.
				ADE Business Rules - new edit		ADE-395 If NPV Model Type Code (DD122) is 2, Interest Rate Before Modification (DD85) must be less than or equal to 25.
				Rule Type - new edit		ADE-395 LPS Hard Stop
11/9/2010		DD9	Investor Code	ADE Business Rules - new edit		ADE-345 'Principal Reduction Alternative (PRA) Amortization Term After Modification(DD562)' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-346 'Principal Reduction Alternative Amount' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-348 Maximum Months Past Due in Past 12 Months' (DD568) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-351 'Principal Reduction Alternative (PRA) Interest Rate After Modification' (DD563) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-353 'Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-355 'Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-358 'Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod' (DD570) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-361 'Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod' must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-363 'Principal Reduction Alternative (PRA) NPV Test Result' (DD572) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or equal to 4.0 ADE-372 'Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565) must be provided, if Post-Arreage MTMLTV Percent (DD701) > 115% and NPV Model Type Code = 2 and Investor Code (DD9) not = 1 or 2 and NPV Code Version (DD118) is greater than or

				Rule Type - new edit		<p>ADE-345 LPS Hard Stop</p> <p>ADE-346 LPS Hard Stop</p> <p>ADE-348 LPS Hard Stop</p> <p>ADE-351 LPS Hard Stop</p> <p>ADE-353 LPS Hard Stop</p> <p>ADE-355 LPS Hard Stop</p> <p>ADE-358 LPS Hard Stop</p> <p>ADE-361 LPS Hard Stop</p> <p>ADE-363 LPS Hard Stop</p> <p>ADE-372 LPS Hard Stop</p> <p>ADE-374 LPS Hard Stop</p>
11/9/2010		DD95	LTV at Origination (1st Lien only)	Description	The ratio between the original loan amount and the lesser of the sales price or the appraised value, for first mortgages.	The ratio between the original loan amount and the lesser of the sales price or the appraised value, for first mortgages. For example, 98% should be entered as 98.
				ADE Business Rules - Rule Update	ADE-247 If NPV Model Type Code is 2, LTV at Origination is mandatory and must be filled AND must be greater than 0.	ADE-247 If NPV Model Type Code (DD122) is 2, LTV at Origination (DD95) is mandatory and must be filled AND must be greater than or equal to 0.00001
				ADE Business Rules - new edit		ADE-396 If NPV Model Type Code (DD122) is 2, LTV At Origination (DD95) must be less than or equal to 150.
				Rule Type - new edit		ADE-396 LPS Hard Stop
11/9/2010		DD96	Mark to Market LTV	Description	Current UPB divided by current property value. Report to 5 decimals.	UPB before modification divided by property valuation as-is value. Truncate the value to 5 decimal places. Do not round. For example, for MTMLTV =66.666612%, truncate the value to 5 decimal places and report 66.66661%. Another example, for MTMLTV =79.999998%, truncate the value to 5 decimal places and report 79.99999%.
				ADE Business Rules - new edit		ADE-397 If NPV Model Type Code (DD122) is 2, Mark to Market LTV (DD96) must be less than or equal to 999.99999
				Rule Type - new edit		ADE-397 LPS Hard Stop
11/9/2010		DD568	Maximum Months Past Due in Past 12 Months	All - New Data Point		
11/9/2010		DD102	Mortgage Insurance Coverage Percent	Description	Current non-investor primary mortgage insurance coverage percentage.	Current non-investor primary mortgage insurance coverage percentage. Report 5 decimals. For example, 20% should be entered as 20.
				ADE Business Rules - Rule Update	ADE-262 If NPV Model Type Code is 2, Mortgage Insurance Coverage Percent is mandatory and must be filled AND must be greater than or equal to 0 AND must be numeric.	ADE-262 If NPV Model Type Code (DD122) is 2, Mortgage Insurance Coverage Percent (DD102) is mandatory and must be filled AND must be greater than or equal to 0 and less than or equal to 100 AND must be numeric

11/9/2010		DD117	Next ARM Reset Rate	Description	The expected interest rate on an ARM loan at the next ARM reset date given the reset date is within the next 4 months. Use the latest available reset rate at the time of submission. If the reset date is outside of 4 months, then use current note rate before modification.	The expected interest rate on an ARM loan at the next ARM reset date given the reset date is within the next 4 months. Use the latest available reset rate at the time of submission. If the reset date is outside of 4 months, then use current note rate before modification. Report 5 decimal places. For example, 6.125% should be entered as 6.125.
				ADE Business Rules - new edit	ADE-398 If NPV Model Type Code (DD122) is 2 and Product Type is ARM, Next ARM Reset Rate (DD117) must be less than or equal to 25.	
				Rule Type - new edit	ADE-398 LPS Hard Stop	
11/9/2010		DD119	NPV Date	Allowable Values	Data Range: Min: 2009-02-01 Max: 2013-12-31	Data Range: Min: 2009-04-15 Max: Today System Date
				ADE Business Rules - Rule Update	ADE-326 If NPV Model Type Code is 2, NPV Date is mandatory and must be filled AND greater than or equal to 2/1/2009 and less than or equal to 12/31/2013.	ADE-326 If NPV Model Type Code (DD122) is 2, NPV Date(DD119) is mandatory and must be filled AND greater than or equal to 2009/04/15
				ADE Business Rules - new edit	ADE-399 If NPV Model Type Code (DD122) is 2, NPV Date(DD119) must be less than or equal to today's System Date	
				Rule Type - new edit	ADE-399 LPS Hard Stop	
11/9/2010		DD120	NPV Model Result Amount Post-mod	ADE Business Rules - new edit	ADE-393 If NPV Model Type (DD122) Code is 2, NPV Model Result Amount Post-mod (DD120) is mandatory and must be filled and must be greater than or equal to $(0 - (UPB \text{ After Modification} * 0.15) - ((\text{Monthly Hazard and Flood Insurance} + \text{Monthly Real Estate Taxes}) * 46))$	ADE-400 If NPV Model Type Code (DD122) is 2, NPV Model Result Post-mod (DD120) must be less than or equal to $((P\&I \text{ Payment After Modification (DD132)} * \text{Amortization Term After Modification (DD24)} + \text{Principal Forbearance Amount (DD136))$
				Rule Type - new edit	ADE-393 LPS Hard Stop ADE-400 LPS Hard Stop	
11/9/2010		DD121	NPV Model Result Amount Pre-mod	ADE Business Rules - new edit	ADE-401 If NPV Model Type Code (DD122) is 2, NPV Model Result Amount Pre-mod(DD121) must be less than or equal to $(P\&I \text{ Payment Before Modification (DD135)} * (\text{Remaining Term (DD164)} + \text{Months Past Due (DD115)}))$.	ADE-406 If NPV Model Type Code (DD122) is 2, NPV Model Result Amount Pre-mod(DD121) is mandatory and must be filled AND must be greater than or equal to $(0 - (UPB \text{ Before Modification (DD225)} * 0.15) - ((\text{Monthly Hazard and Flood Insurance(DD111)} + \text{Monthly Real Estate Taxes}) * 40))$
				Rule Type - new edit	ADE-401 LPS Hard Stop ADE-406 LPS Hard Stop	

11/9/2010		DD217	Trial Fallout Reason Code	Allowable Values	Enumeration: 1. Ineligible Mortgage 2. Ineligible borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request incomplete 14. Trial Plan Default	Enumeration: 1. Ineligible Mortgage 2. Ineligible borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request incomplete 14. Trial Plan Default 19. Unemployment Forbearance Plan 20. Federally Declared Disaster
				ADE Business Rules - Rule Update	ADE-212 If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13 or 14.	ADE-212 If Trial Fallout Reason Code is filled, Trial Fallout Reason Code must be 1, 2, 3, 4, 7, 8, 11, 12, 13, 14, 19 or 20.
				ADE Business Rules - new edit		ADE-339 The provided reason code for 'Trial Fallout Reason Code' does not match the acceptable reason codes (8, 12, 13, 14, 19 or 20) required by the associated HAFA transaction. ADE-381 If a trial is cancelled with a Trial Fallout Reason code of Unemployment Forbearance plan (19), the loan should not match a prior Official Modification. ADE-382 If a trial is cancelled with a Trial Fallout Reason Code of Federally Declared Disaster (20), the loan should not match a prior Official Modification. ADE-384 If NPV Model Type Code (DD122) is 2 and Trial Fallout Reason Code(DD217) or Trial Not Approved/Not Accepted Reason Code (DD218) is provided, then Interest Rate After Modification (DD63) must greater than or equal to 0.
				Rule Type - new edit		ADE-339 Hard Stop ADE-381 Warning ADE-382 Warning ADE-384 LPS Hard Stop
11/9/2010		DD218	Trial Not Approved/Not Accepted Reason Code	Allowable Values	Enumeration: 1. Ineligible Mortgage 2. Ineligible Borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 5. Investor Guarantor Not Participating 6. B/K Court Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent 10. Previous Official HAMP Modification 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request Incomplete	Enumeration: 1. Ineligible Mortgage 2. Ineligible Borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 5. Investor Guarantor Not Participating 6. B/K Court Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent 10. Previous Official HAMP Modification 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request Incomplete 19. Unemployment Forbearance Plan 20. Federally Declared Disaster

