FHLBNY COLLATERAL SYSTEM MORTGAGE DATA FORMAT

Field Identification	Required	Product Type	Position	Туре	Width Codes	Description of Codes	Field Description	Field Characteristics
FHLBNY Assigned Customer Number	Req	All	1	Char	4		Enter FHLBNY Assigned Customer Number.	
Blank			5		1			
FHLBNY Sub-account Code	Req		6	Char	2 01	All FHLBNY Advance, Commitments, SWAPS, LOCS, Etc.	Enter FHLBNY Sub-account Code '01' for all loans	
FHLBNY Sub-type Code	Req	All	8	Char	5 RSMTG	Residential 1st Mortgage	Enter FHLBNY Sub-type Code from legend provided.	
					RS2ND	Residential 2nd Mortgage		
					RSXXX	1993 Offer Residential Mortgages		
					CONDO	Condominium Mortgage		
					CO-OP	Co-op Unit Lien		
					PRMTG	PRHA Residential Mortgage		
					PR76M	PRHA Residential Mortgage prior to 1977		
					HELOC	Open End Home Equity 1st Mortgage		
					HE2OC	Open End Home Equity 2nd Mortgage		
					HELCE	Closed End Home Equity 1st Mortgage		
					HE2CE	Closed End Home Equity 2nd Mortgage		
					RSBZ1	Combination Business/Residence	Legacy code, refer to Propertype field for more information on residential loan/with business. Loans with Original Loan Amount < \$1,000,000	
					RSBZ2	Combination Business/Residence	Legacy code, refer to Property Type field for more information on residential loan/with Business. Loans with Original Loan Amount between \$1,000,000 and \$3,000,000	
					RSBZ3	Combination Business/Residence	Legacy code, refer to Property Type field for more information on residential loans with/business. Loans with Original Loan Amount > \$3,000,000	
					RSFRM	Combination Farm/Residence	Loans with Original Loan Amount < \$1,000,000	
					RSFR2	Combination Farm/Residence	Loans with Original Loan Amount between \$1,000,000 and \$3,000,000	
					RSFR3	Combination Farm/Residence	Loans with Original Loan Amount > \$3,000,000	
					RMXUS	Residence with Business	Legacy code, refer to Property Type field for more information on residential loan with/business	
					MULTI	Multifamily (including Co-op Building) 1st Mortgage		
					MUUSE	Multifamily Mixed Use 1st Mortgage	Commercial income <= 20% (suburban) or 35% (urban) of total building income	
					MU2ND	Multifamily and Multifamily Mixed Use 2nd Mortgage	Commercial income <= 20% (surburban) or 35% (urban) of total building income	
					HEALT	Nursing Home, Sr Housing, Assisted Living, Halfway House		
					DORMS	Dormitories		
					CMMTG	Commercial 1st Mortgage	100% of income is from commercial usage	
					CM2ND	Commercial 2nd Mortgage	100% of income is from commercial usage	
					MXUSE	Commercial Mixed Use 1st Mortgage	Commercial income > 20% (suburban) or 35% (urban) of total building income	
					MX2ND	Commercial Mixed Use 2nd Mortgage	Commercial income > 20% (suburban) or 35% (urban) of total building income	
					SBAMT	Small Business Administration Mortgage Loan		
					SBALN	Small Business Administration Loan (No Mortgage)		

Field Identification	Required	Product Type	Position	Type Width	h Codes	Description of Codes	Field Description	Field Characteristics
HLBNY Portfolio Code	Req	All	13	Char	4 0010	Member Portfolio - DETAIL	Enter FHLBNY Portfolio Code from legend provided.	
					0040	LSBO (Loans Serviced by Others)	Assign this code to loans serviced by those other than customer	
					0090	File Location	Assign per FHLBNY direction	
					0100	Special Mortgage Programs	Assign per FHLBNY direction	
					0150	Special Property Types	Assign per FHLBNY direction	
					0300	REIT (Real Estate Investment Trust)	Loans are part of a REIT	
					0330	Mortgage Subsidiaries	Loans pledged for customer by wholly owned mortgage subsidiary	
					0360	Investment Subsidiaries	Loans pledged for customer by an investment subsidiary	
					0400	Affiliates		
							Loans pledged for customer by an affiliate	
					0800	IBE (International Branch Enterprise)	Loans pledged for customer by an IBE (Puerto Rico only) (Pledge code "01" is the only code to be used in this field). The file should	
Nodgo Codo	Dog.	All	17	Char	2 01	Diadrad to FILIDAY	only contain loans pledged to the FHLBNY. For test files- only loans to be	
ledge Code	Req	All	17	Char	2 01	Pledged to FHLBNY	considered for pledging to the FHLBNY should be presented.	
	_				_			
ata "As Of" Date	Req	All	19	Date	8		Enter the Cut-Off Date for the Current File (usually a month-end).	
an Number	Dog	All	27	Char 1	.5		format: MMDDYYYY Enter Unique Customer Loan Number for each Loan.	Must be unique right justifu
oan Number	Req	All	21	Cilai	.5			Must be unique, right justify,
							format: 999999999999999999999999999999999999	zero fill left
lank			42		1		Indicate whether Loan is a Conventional, FHA, VA, USDA, Puerto Rico	
lote Type Code	Req	All	43	Char	2 01	Conventional WITHOUT MI	Housing Bank and	
	- 4						Finance Agency ("PRHA"), Home Equity or SBA Loan. For Conventional	
					02	FHA	Loans, indicate	
					03	VA	whether there is Mortgage Insurance ("MI"). For Home Equity Loans, indicate whether	
					04	Conventional WITH MI	closed end loan ("HELCE"), or open end line of credit ("HELOC").	
					05	PRHA		
					06	Home Equity - Closed End Loan - WITHOUT MI		
					07	Home Equity - Closed End Loan - WITH MI		
					08	Home Equity Line of Credit - Open End Loan - WITHOUT MI		
					09	Home Equity Line of Credit - Open End Loan - WITH MI		
					10	SBA		
					11	USDA		
Blank Current Loan Balance	Req	All	45 46	Num 1	.2		Enter Current Loan Balance.	Desimal in sel FF ware fill left
current Loan Balance	Req	All	40	INUIII 1	.2			Decimal in col 55, zero fill left
Blank			58		1		format: 999999999.99	
oan Paid To/Thru Date	Req	All	59	Date	8		Enter the Date the account is paid up to or thru.	
San raid 10, mile Bate	cq	7	33	Dute	Ĭ		format: MMDDYYYY	
Nank			67		1		Torrida. Miniborri	
Blank Maturity Date	Poo	All	68	Date	8		Enter Maturity Date.	
Maturity Date	Req	All	00	Date	o .			
Hank			7.0		1		format: MMDDYYYY	
Blank			76		1			
Balloon Flag	Req	All	77	Char	1 N	Not a Balloon	Indicate whether Loan will have a Balloon Balance due on Maturity Date.	
					В	Balloon	,	
Blank			78		1			
							Enter Current Principal and Interest Payment amount. If Interest Only	Decimal in col 86, zero fill left.
Current P & I Payment	Req	All	79	Num 1	.0		enter Interest payment amount only	Decimal III col 80, zero IIII lett.
							format: 9999999.99	
lank			89		1			
ayment Type Code	Req	All	90	Char	1 0	Level Amortizing Principal & Interest	Indicate Payment Application Method being used.	
					1	Straight-line Amortization (Constant Principal + Interest)		
					2	Interest Only		
					3	Irregular		
					4	Rule of 78's Amortization		
					5		Note: *must complete amortization begin date field also	
		1	1) 5	Interest Only for Initial Period, then Amortizing*	ivote. Thust complete amortization begin date field also	1

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Payment Frequency Indicator Blank ARM / FRM Plan Code	Req	All	92	Char	2	12 04	Monthly Quarterly	Indicate how frequently Loan Payments are scheduled to be made. NOTE: If interest and principal payments are scheduled to be made at different time
						04	Quarterly	
						04	Duarterly	
								intervals, use this field for the Interest Payment Frequency. Use Principal
						02	Semi-annually	Payment Frequency
								Indicator field (starting position 1708) for the Principal Payment
						01	Annually	Frequency.
						26	Biweekly	
RM / FRM Plan Code			94		1			
	Req	All	95	Char	2	00	Fixed Rate	Enter ARM / FRM Plan Code from legend provided.
						01	ARM (1YR, 3YR, 5YR, etc.)	
						02	Fixed GPM	
						03	GPARM	
						04	Fixed GEM	
						05	Fixed Bi-weekly	
						07	Fixed RRM	
						09	Hybrid ARM	
						10	GNMA ARM	
						12	Floating	
lank			97		1			
								For Adjustable Rate Loan with Fixed Initial Term, enter Hybrid ARM Plan
ybrid ARM Plan Code	Req	Hybrid ARM	98	Char	3	000	Not a Hybrid ARM Loan	Code from legend provided.
						031	3/1 ARM	
						033	3/3 ARM	
						051	5/1 ARM	
						071	7/1 ARM	
						101	10/1 ARM	
						036	3 /6 ARM	
						056	5/6 ARM	
						076	7/6 ARM	
						106	10/6 ARM	
lank			101		1			
urrent Interest Rate	Req	All	102	Num	7			Enter Current Interest Rate as a Percent. Decimal in col 104, zero fill I
								format: 99.9999
								(example: 7.5% is entered as 07.5000)
lank			109		1			
nterest Collection Code	Req	All	110	Char	1	1	360 Interest in Arrears	Indicate Interest Collection Method being used.
						2	Interest in Advance	
						3	Simple Interest Per Diem	
						4	•	
lank			111	1		4	365 Interest in Arrears	

Field Identification	Required	Product Type	Position	Туре	Width C	Codes	Description of Codes	Field Description	Field Characteristics
ARM Index Code	Req - ARM Loans	ARM	112	Char	3	001	3 Month Treasury - Constant Maturity	Enter Adjustable Rate Index from legend provided.	
						002	6 Month Treasury - Constant Maturity		
						003	1 Year Treasury - Constant Maturity		
						004	2 Year Treasury - Constant Maturity		
						005	3 Year Treasury - Constant Maturity		
						006	5 Year Treasury - Constant Maturity		
						007	10 Year Treasury - Constant Maturity		
						800	30 Year Treasury - Constant Maturity		
						014	Prime Rate		
						015	National Average Mortgage Contract Rate		
						016	FHLBNY Advance Rate - Variable		
						017	FHLBNY Advance Rate - 1 Year		
						018	FHLBNY Advance Rate - 2 Year		
						019	FHLBNY Advance Rate - 3 Year		
						020	FHLBNY Advance Rate - 4 Year		
						021	FHLBNY Advance Rate - 5 Year		
						022	FHLBNY Advance Rate - 7 Year		
						023	FHLBNY Advance Rate - 10 Year		
						028	FHLB 30 Day		
						029	FHLB 5 Yr. Advance /10 Yr. Amortization		
						030	FHLB 5 Yr. Advance /15 Yr. Amortization		
						031	FHLB 5 Yr. Advance /20 Yr. Amortization		
						032	FHLB 5 Yr. Advance /30 Yr. Amortization		
						033	FHLB 5 Yr. Advance /5 Yr. Amortization		
						090	11th District Cost of Funds Index (COFI)		
						091	National Cost of Funds Index (NCOFI)		
						092	2 Year Swap - Constant Maturity		
						093	3 Year Swap - Constant Maturity		
						094	4 Year Swap - Constant Maturity		
						095	1 Year Swap - Constant Maturity		
						096	5 Year Swap - Constant Maturity		
						097	10 Year Swap - Constant Maturity		
						098	Fannie Mae - 30 Year		
						099	Federal Home Loan Bank of Boston		
						100	7 Year Swap - Constant Maturity		
						102	FHLMC - 15 Year		
						103	FHLMC - 30 Year		
						104	FNMA - 15 Year		
						105	FNMA - 30 Year		
						106	FNMA - 6 Month		
						107	Freddie Mac - 30 Year		
							Freddie Mac PMMS - 1 Year		

Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
ARM Index Code (Continued)						109	Freddie Mac PMMS - 15 Year		
						110	Freddie Mac PMMS - 30 Year		
						119	SOFR Daily Average	Secure Overnight Financing Rate-SOFR	
						120	SOFR -30 Day Average		
						121	Federal Funds Rate		
						122	SOFR - 90 Day Average		
						123	SOFR - 180 Day Average		
						125	SOFR- 360 Day Average		
						126	BSBY - Bloomberg Short-Term Bank Yield-Daily	Bloomberg Short Term Bank Yield-BSBY	
						127	AMERIBOR Overnight		
						128	BSBY - Bloomberg Short-Term 1 Month		
						129	BSBY - Bloomberg Short-Term 3 Month		
						130	BSBY - Bloomberg Short-Term 6 Month		
						131	BSBY - Bloomberg Short-Term 9 Month		
						132	Weekly T- Bill		
						133	20 Year T -Bill		
						134	7 Year Treasury - Constant Maturity		
						135	AMERIBOR 1 Month		
						136	AMERIBOR 3 Month		
						137	1 Month CME SOFR	Uses SOFR TERM not average	
						138	12 Month CME SOFR	Uses SOFR TERM not average	
						139	3 Month CME SOFR	Uses SOFR TERM not average	
						140	6 Month CME SOFR	Uses SOFR TERM not average	
						141	SOFR Overnight	Daily overnight	
						142	BSBY Overnight	Bloomberg Short Term Bank Yield-Overnight	
						143	Refinitiv USD IBOR Consumer Cash Fallback 1 Month		
						144	Refinitiv USD IBOR Consumer Cash Fallback 3 Month		
						145	Refinitiv USD IBOR Consumer Cash Fallback 6 Month		
						146	Refinitiv USD IBOR Consumer Cash Fallback 12 Month		
						147	4 Year Treasury- Constant Maturity		
						148	JPM Prime Rate		
						149	SOFR Fallback -1 Month Average		
						150	SOFR Fallback - 3 Month Average		
						151	SOFR Overnight with Observational 30-day Shift	Compound avg. accrual period for shift monthly/30 days arrears	
						152	SOFR Overnight with Observational 60-day Shift	Compound avg. accrual period for shift 60 days arrears	
						153	SOFR Overnight with Observational Quarterly Shift	Compound avg. accrual period for shift qtrly /90 days arrears	
						154	SOFR Overnight with Observational Semi-Annual Shift	Compound avg. accrual period for shift Semi annual /180 days arrears	
							SOFR Simple Overnight 30 days No shift		
							SOFR Simple Overnight 60 days No shift		
							SOFR Simple Overnight 90 days No shift		
							SOFR Simple Overnight 180 days No shift		
						159	5 Year Treasury - Weekly Average		
						160	FHLB 10 Yr. Advance / 20 Yr. Amortization		
						161	FHLB 7 Yr. Advance / 20 Yr. Amortization		
						162	FHLB 7 Yr. Advance / 15 Yr. Amortization		
						163	FHLB 7 Yr. Advance / 10 Yr. Amortization		

Field Identification	Required	Product Type	Position	Type Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			115					
Sign for Negative Margin	Req - ARM Loans	ARM	120	Char 1			Use to indicate Negative Margin	
Gross Margin	Req - ARM Loans	ARM	121	Num 7			Enter Gross Margin as a Percent.	Decimal in col 123, zero fill left.
							format: 99.9999	·
							(example: 2% is entered as 02.0000)	
Blank			128	1			(example: 27013 efficied as 02.0000)	
Periodic Interest Rate Cap	Req - ARM Loans	ARM	129	Num 7			Enter Periodic Interest Rate Cap as a Percent.	Decimal in col 131, zero fill left
. chould interest hate cup	ned / min zouns	,	123	,			format: 99.9999	Decimal in col 151, 2010 im fere
Blank			136	1			(example: 2% is entered as 02.0000)	
	Day ADMILIANA	A DA 4		N 7			Cohon Donie die leterant Dete Elemana Demont	Dilil420 fill-ft
Periodic Interest Rate Floor	Req - ARM Loans	ARM	137	Num 7			Enter Periodic Interest Rate Floor as a Percent.	Decimal in col 139, zero fill left
							format: 99.9999	
							(example: 2% is entered as 02.0000)	
Blank			144	1				
Periodic Payment Cap	Req - ARM Loans	ARM	145	Num 8			Enter Periodic Payment Cap as a Percent.	Decimal in col 148, zero fill left
							format: 999.9999	
							(example: 7.5% is entered as 007.5000)	
Blank			153	1			·	
Lifetime Interest Rate Ceiling	Req - ARM Loans	ARM	154	Num 7			Enter Gross Maximum Interest Rate as a Percent.	Decimal in col 156, zero fill left
(Maximum Interest Rate)							format: 99.9999	
(,							(example: 15% is entered as 15.0000)	
Blank			161				(Champie, 1970 is efficied as 19.0000)	
Blank			161	1				n
Lifetime Interest Rate Floor	Req - ARM Loans	ARM	162	Num 7			Enter Gross Minimum Interest Rate as a Percent.	Decimal in col 164, zero fill left
(Minimum Interest Rate)							format: 99.9999	
							(example: 4% is entered as 04.0000)	
Blank			169	1				
Interest Rate Adjustment Frequency	Req - ARM Loans	ARM	170	Num 3			Enter Interest Rate Adjustment Frequency in MONTHS.	Zero fill left
, , ,	·						format: 999	
Blank			173	1			Idiniat. 555	
Payment Adjustment Frequency	Req - ARM Loans	ARM	174	Num 3			Enter Payment Adjustment Frequency in MONTHS.	Zero fill left
							format: 999	
Blank			177	1				
Next Interest Rate Change Date	Req - ARM Loans	ARM	178	Date 8			Enter Next Interest Change Date.	
							format: MMDDYYYY	
Blank			186	1				
Next Payment Change Date	Req - ARM Loans	ARM	187	Date 8			Enter Next Payment Change Date.	
Next rayment change bate	iteq - Aitivi Loans	ANN	107	Date				
Blank			195	1			format: MMDDYYYY	
Dialik			133				Indicate whether Adjustable Rate Loan is in initial "teaser" period (i.e.,	
ARM Teaser Flag	Req - ARM Loans	ARM	196	Char 1	N	No	before first rate	
					Υ	Yes	adjustment).	
Blank			197	1			,	
	Peg - APM Loans	ARM	198	Date 0			Enter Date of First Interest Pate Adjustment	
First Rate Change Date	Req - ARM Loans	AKIVI	139	Date 8			Enter Date of First Interest Rate Adjustment.	
							format: MMDDYYYY	
Blank			206	9				
Negative Amortization Flag	Req - ARM Loans	ARM	215	Char 1	N	No	Indicate whether Loan Documents allow Negative Amortization.	
					Υ	Yes		
Blank			216	1				
Negative Amortization Cap	Req - ARM Loans	ARM	217	Num 5			Negative Amortization Cap stated as a Percent.	Decimal in col 220, zero fill left
·							format: 999.9	
							(example: 125% is entered as 125.0)	
Blank			222	2			Tevanibie: 173/0 is entered as 173.0)	
, and the same of				1				
							Indicate whether the Loan or a partial interest in the Loan has been sold,	
Participation Flag	Req	All	225	Char 1	N	Not a Participation Loan	or if a partial interest in the Loan has been purchased.	
					Р	Participation Loan		
Blank			226	1				

Field Identification	Required	Product Type	Position	Type \	Nidth	Codes	Description of Codes	Field Description	Field Characteristics
Investor Code	Loans	Participation	227	Char	9		User Defined	Enter Investor Code - YOU MUST SUPPLY DEFINITIONS.	Left justify
mrestor code	250115	r di cicipation	227	Cital			osci seined	Enter investor code 100 most soft E1 SE1 minoris.	zere justify
Blank	Dan Bantiniantian		236		1			FOR DARTICIDATION LOANS ONLY anter Descript of Language designed by	
Percent of Loan Retained by Customer	Req - Participation Loans	Participation	237	Num	5			FOR PARTICIPATION LOANS ONLY, enter Percent of Loan retained by Customer.	Decimal in col 240, zero fill left
referred to Loan Netained by Customer	Loans	rarticipation	237	Num	,			format: 999.9	
								(example: 50% is entered as 050.0)	
Blank			242		1			(example: 50% is efficied as 050.0)	
	Req - Participation							Enter Amount of Current Principal Balance retained by Customer IN	Decimal in col 252, zero fill left.
Participation Loan Balance	Loans	Participation	243	Num	12			DOLLARS.	Decimal in col 232, zero ilii lert.
								format: 999999999999	
Blank	Reg - Participation		255		1			Enter Customer's portion of Current Principal & Interest Payment IN	
Participation P & I Payment	Loans	Participation	256	Num	10			DOLLARS.	Decimal in col 263, zero fill left.
								format: 9999999.99	
Blank			266		1			16111at. 5555555.55	
	Req - Participation								Decimal in col 269, zero fill left.
Participation Interest Rate	Loans	Participation	267	Num	7			Enter Pass-Through Rate (Interest Rate paid to Purchaser of Participation).	co. 200, 2010 iiii icit.
								format: 99.9999	
								(example: 6.75% is entered as 06.7500)	
Blank			274		1				
Line Doubling	D	All	275	Char			First Markers	Indicate if Loan is secured by a First Mortgage Lien or a Second Mortgage	
Lien Position	Req	All	275	Char	1	1	First Mortgage	Lien.	
Blank			276		1	2	Second Mortgage		
Loan Purpose Code	Reg	All	277	Char	2	01	Purchase	Enter Loan Purpose Code from legend provided.	
Loan Fulpose Code	Keq	All	2//	Cital	2	02	No Cash Refinance	Effet Loan Furpose Code from legend provided.	
								(C	
						03	Cash Out Refinance	If unsure of type of Refinance, use "Cash Out"	
						04	Construction	Note: Construction Loans are not eligible collateral	
						04	Construction	Note. Construction Louis are not engine conditeral	
						05	Home Equity		
Blank			279		3		4- 7		
Documentation Level	Req - Residential	Residential	282	Char	1			Indicate Level of Loan Underwriting Documentation.	
						F	Full Documentation	Full Income, Assets and Employment Verified	
							Alternative Description	Paystubs/W-2 for Income, Bank Statements for Assets and Employment	
						Α	Alternative Documentation	Verified 12 to 23 Month Income Verification, Asset Verification and Employment	
						О	Lite Documentation	Verified	
								1 to 11 Months of Income Verification, Asset Verification and Employment	
						P	Reduced Documentation	Verified	
						Q	SIVA	Stated Income, Verification Assets and Employment Verified	
						R	SISA	Stated Income, Stated Assets and Employment Verified	
						S	No Ratio	No Income Stated, Asset Verification and Employment Verified	
						Т	NINA	No Income, No Assets and Employment Verified	
						N	No Documentation	No Income, No Assets and No Employment Verified	
Document Custody Code	Reg	All	283	Char	า	01	Customer	Indicate who has physical custody of the Loan Documents from legend provided.	
Document Custouy Code	neq	All	203	Ciiai	2	02		provided.	
							FHLBNY		
						03	Banco Santander Trust		
						05	US Bank		
						06	State Street Bank		
						07	HSBC Mortgage Company		
						08	Wells Fargo Home Mortgage, Inc.		
						09	Business Archives		
Blank	Req		285		1				

Field Identification	Required	Product Type	Position	Type W	/idth	Codes	Description of Codes	Field Description	Field Characteristics
Negative Sign for Escrow Balance		All	286	Char	1			Use to indicate Negative Escrow Balance	
Escrow Balance		All	287	Num	12			Enter Current Escrow Balance.	Decimal in col 296, zero fill left
								format: 999999999.99	·
Blank			299		1				
Total Periodic Payment (PITI)	Req	All	300	Num	10			Enter Total Periodic Payment of Principal, Interest, Taxes and Insurance. format: 9999999.99	Decimal in col 307, zero fill left
Blank			310		1				
Servicer Code	Req	All	311	Char	4		User Defined	Enter Mortgage Servicer Code - YOU MUST SUPPLY DEFINITIONS	
Blank			315		3				
Gross Service Fee		All	318	Num	5			Enter Gross Service Fee as a Percent.	Decimal in col 319, zero fill left
								format: 9.999	
								(example: 25 basis points is entered as 0.250)	
Blank			323		7				
Modification or Restriction Code	Reg	All	330	Char	1	N	Not modified or restricted	Indicate if Loan has been Modified or has Restrictions ACCORDING TO THE FOLLOWING PRIORITY:	
viodification of Restriction code	rieq	All	330	Cital	1	M	Modified Modified	1) Loan has been Modified	
						R	Restricted	2) Loan has Restrictions	
						F	Forbearance	Forbearance must complete the next payment due date field	
Blank			331		1			Indicate whether any amounts have been/are being capitalized into	
Capitalization Code		All	332	Char	1			Principal Balance from	
•								legend provided.	
						0	No Capitalization	No amounts have been capitalized into Principal Balance	
						1	Formerly Capitalized	Previous period amounts have been capitalized into Principal Balance	
						2	Presently Capitalized	Amounts currently being capitalized into Principal Balance	
Blank			333		1				

Field Identification	Required	Product Type	Position	Type W	Vidth	Codes	Description of Codes	Field Description	Field Characteristics
MI Insurer Code	Req - Residential	Residential	334	Char	2	00	No MI	Enter MI Insurer code from legend provided.	
						33	Amerin Guaranty Corporation (Note 2)	Note 1: May be used for renewals only (i.e., only seasoned mortgages may	
						31	California Housing Insurance Fund (only CA 1st mtges)	have this coverage).	
						38	Arch Mortgage Insurance Co. [fka CMG Mortgage Insurance Company (Note 2)]		
						17	Commonwealth Mortgage Assurance Company (Note2)		
						09	Foremost Mortgage Insurance Company (Note 1)	Note 2: May issue policies with monthly mortgage insurance premiums.	
						01	General Electric Capital Mortgage Insurance Companies (Note 2)		
						16	Home Guaranty Insurance Corporation (Note 1)		
						20	Integon Mortgage Guaranty Corporation (Note 1)		
						14	Maryland Housing Fund (only MD 1st mtges)		
						06	MGIC-Mortgage Guaranty Insurance Corporation (Note 2)		
						30	New York City Residential Mortgage Insurance		
						50	Corporation (only Fixed Rate NYC 1st mtges)		
						34	Old Republic Insurance Corporation (only HomeStyle		
						٥.	2nd mtges)		
						11	PMI Mortgage Insurance Company (Note 2)		
						36	Puerto Rico Housing Bank & Finance Agency (only PR		
						30	1st mtges)		
						70			
							State of New York Mortgage Agency		
						13	Republic Mortgage Insurance Company (Note 2)		
						24	Triad Guaranty Insurance Company (Note 2)		
						35	United Guaranty Credit Insurance Company (only		
							HomeStyle 2nd mtges)		
						12	United Guaranty Residential Insurance Corporation		
							(Note 2)		
						19	U. S. Mortgage Insurance Company (Note 1)		
						02	Verex Assurance, Incorporated (Note 1)		
						22	Vermont Home Mortgage Guaranty Board (only Fixed		
							Rate VT 1st mtges & STABLE ARM Plan 1104 with		
							LTV <= 90%)		
						07	Wisconsin Mortgage Assurance Corporation		
						39	Genworth Financial Mortgage Insurance		
						40	Radian Guaranty Inc.		
						41	PAMICO Mortgage Insurance Corp.		
						42	Essent Guaranty, Inc.		
						43	National Mortgage Insurance Corporation (NMI)		
						44	Mass Housing Mortgage Insurance Fund (MIF)		
lank			336		1			Enter Amount of Markaga Incurance Courses as a Devent of Original	
//I Percent	Reg - Residential	Residential	337	Num	6			Enter Amount of Mortgage Insurance Coverage as a Percent of Original Principal Balance.	Decimal in col 340, zero fill left
	nesidential							format: 999.99	
								(example: 25% is entered as 025.00)	
lank			343		1				
ender Paid MI		Residential	344	Num	5			Enter Monthly MI Payment as a Percent.	Decimal in col 345, zero fill left
								format: 9.999	
								(example: 20 basis points is entered as 0.200)	
lank			349		1				

Field Identification	Required	Product Type	Position	Type Wi	dth	Codos	Description of Codes	Field Description	Field Characteristics
	-				atn	codes	Description of Codes		
/II Waived Flag	Req - Residential	Residential	350	Char	2	N	No	Indicate whether Mortgage Insurance was waived.	Left justify
						Υ	Yes		
						NR	Not Required	Original LTV <= 80%	
lank			352		1				
umber of Months Currently Delinquent	Req	All	353	Char	2	00	Not Delinquent	Enter Current Loan Status ACCORDING TO THE FOLLOWING PRIORITY:	
						## > 00	Number of Months Delinquent on the Data "As Of" Date	1) Loan in Foreclosure	
						BB	Borrower in Bankruptcy	2) Borrower in Bankruptcy	
						FF	Loan in Foreclosure	3) Delinquency Status	
lank			355		1				
lumber of times 30 days delinquent in	Reg	All	356	Char	2			Enter # of payments that were received 30 or more days after the due date in prior 12	Right justify
ast 12 months	neq	7411	330	Cital	-			months.	ringine justiny
St 12 Months								format: 99	
								(example: for Data "As Of" Date of December 31, payments due April 1	
								and May 1 were both received in June is entered as "02")	
lank			358		1				
P. C. C.	_	• "	250	CI.	4.0			For prior 12 months: if each payment due was received within 30 days	
elinquency History	Req	All	359	Char	12	0	Current	after its due date, enter "0". Otherwise, enter # of months each payment was delinquent before	
						# > 0	# months each payment was delinquent before receipt	receipt.	
								The 1st character represents the oldest due date in the 12 month cycle	
							in prior 12 months	and the 12th	
								character represents the most recent due date in the 12 month cycle. format: 99999999999	
								(example: for Data "As Of" Date of December 31, payments due April 1	
								and May 1 were	
								both received in June is entered as "000210000000")	
ank			371		1			564. Feeting 11.541.6 15 Circled 45 000210000000	
preclosure Flag	Req	All	372	Char	1	N	No	Indicate whether Loan is in Foreclosure.	
						Υ	Yes		
inkruptcy Flag	Req	All	373	Char	1	N	No	Indicate whether Borrower is in Bankruptcy.	
						Υ	Yes		
lank			374		1				

Octo	har	20	23

Field Identification	Required	Product Type	Position	Туре	Width Codes	Description of Codes	Field Description	Field Characteristic
LBNY Property Type Code	Req	All	375	Char	2 SF	1 Family	Enter Property Type Code from legend provided.	
					2F	2 Family		
					3F	3 Family		
					4F	4 Family		
					со	Condominium		
					МН	Manufactured Housing		
					PU	Planned Unit Development		
					TH	Townhouse		
					СР	Cooperative		
					FF	1 - 4 Family with Farm		
					FB	1 - 4 Family with Business	Legacy code, refer to Property Type 'RD or XD'	
					MF	Multifamily including Co-op Building		
					MX	Multifamily Mixed Use		
					AL	Assisted Living		
					DM	Dormitory		
					нн	Halfway House including Mentally / Physically Challenged		
					NH	Nursing Home		
					SH	Senior Housing		
					GA	Garage		
					но	Hospital		
					HS	Hospitality including Hotel, Bed & Breakfast		
					HT	Health Care Other including Medical Office		
					IN	Industrial		
					OF	Office		
					RS	Restaurant		
					RT	Retail		
					WH	Warehouse		
					AS	Auto Service		
					BC	Beach Club		
					СН	Church		
					CW	Car Wash		
					DC	Day Care		
					GC	Golf Course		
					GS	Gas Station		
					MS	Municipal		
					CM	Commercial Other		
					CX	Commercial Mixed Use		
					RD	Residential 1-4 structure w/ DSCR underwriting	Loans must have Debt Service Coverage Underwriting Analysis	
					XD	Residential 1-4 mixed use w/ DSCR underwriting	Loans must have Debt Service Coverage Underwriting Analysis	

Field Identification	Required	Product Type	Position	Type V	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			377		1				
Owner Occupancy Code	Req	All	378	Char	1	Р	Owner Occupied - Primary Residence	Enter Owner Occupancy Code from legend provided.	
	·					S	Owner Occupied - Second Home	, , , , ,	
						1	Not Owner Occupied - Investment Property		
						О	Owner Occupied - Commercial		
Blank			379		22		·		
Property Street Number	Req	All	401	Char	5			Enter Property Street Number.	
Property Street Name	Req	All	406	Char	27			Enter Property Street Name.	
Blank			433		1				
Property City	Req	All	434	Char	11			Enter Property City.	
Blank			445		8				
Property State Code	Req	All	453	Char	2			Enter Standard U. S. Postal Abbreviation for Property State.	
Blank			455		1				
Property Zip	Req	All	456	Char	5			Enter basic 5 digit Zip Code for Property Address.	
Blank			461		52				
Number of Units	Req - Residential	All	513	Num	3			Enter Number of Units that comprise Property.	Zero fill left
	& Multifamily							format: 999	
								(example: 2 Family, enter "002")	
Blank			516		8				
Current LTV	Req	All	524	Num	5			Enter Current Loan To Value Ratio ("LTV") as a Percent.	Decimal in col 527, zero fill left
								[Current LTV = Current Loan Amount / Current Appraised Value]	
								format: 999.9	
Black			F20					(example: (75,000/100,000)*100 = 075.0)	
Blank		All	529 530	Nicon				Fisher Original Lawr Ta Malus Bakis (III Ta (II) and Burnant	Designation and 522 area fill left
Original LTV		All	530	Num	5			Enter Original Loan To Value Ratio ("LTV") as a Percent.	Decimal in col 533, zero fill left
								[Original LTV = Original Loan Amount / Original Appraised Value] format: 999.9	
								(example: (75,000/100,000)*100 = 075.0)	
Blank			535		1			(example: (73,000/100,000) 100 - 073.0)	
Appraised Value	Req	All	536	Num	12			Enter most recent Appraised Value for Property.	Decimal in col 545, zero fill left.
Appraised value	Keq	All	330	Nulli	12			format: 999999999999999999999999999999999999	Decimal in col 343, zero fili lert.
Blank			548		1			10111at. 5555555555	
Appraised Value Date	Req	All	549	Date				Enter Date of Appraisal	
Appraised value Date	Keq	All	349	Date	٥			format: MMDDYYYY	
Blank			557		1			Tottilat. Wilvibotttt	
Purchase Price		All	558	Num	12			Enter most recent Purchase Price for Property.	Decimal in col 567, zero fill left
ruciiase riice		All	338	Num	12			format: 999999999999999999999999999999999999	Decimal in col 307, zero mi lerc
Blank			570		1			IMITIAL 3333333333	
Date of Purchase		All	571	Date				Enter Date Property was Purchased.	
Date of Purchase		All	5/1	Date	٥				
Blank			579		6			format: MMDDYYYY	
					J			Enter Current Occupancy Ratio for Multifamily and Commercial Properties	Decimal in col 588 zero fill left
Current Occupancy Ratio	Req - Multifamily	Income Producing	585	Num	6			as a Percent.	Decimal in col 300, zero illi lett
	& Commercial							format: 999.99	
								(example: 85% is entered as 085.00)	
Blank			591		1				
Current Occupancy Ratio Date	Req - Multifamily	Income Producing	592	Date	8			Enter Date of Rent Roll used for Current Occupancy Ratio.	
	& Commercial							format: MMDDYYYY	

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Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			600		21				
Current DSCR	Req - Multifamily	Income Producing	621	Num	6			Enter Current Debt Service Coverage Ratio ("DSCR").	Decimal in col 623, zero fill left
	& Commercial							[Current DSCR = Current NOI / Annual Debt Service]	
								format: 99.999	
								(example: 100,000/80,000 = 01.250	
Blank			627		1				
Current DSCR Date	Req - Multifamily	Income Producing	628	Date	8			Enter Date of Operating Statement used for Current DSCR.	
	& Commercial							format: MMDDYYYY	
Blank			636		1				
Original DSCR	Req - Multifamily	Income Producing	637	Num	6			Enter DSCR from Loan Origination.	Decimal in col 639, zero fill left
	& Commercial							[Original DSCR = Origination NOI / Annual Debt Service]	
								format: 99.999	
								(example: 100,000/80,000 = 01.250	
Blank			643		1				
Original DSCR Date	Req - Multifamily	Income Producing	644	Date	Q			Enter Date of Operating Statement used for DSCR from Loan Origination.	
S.Ig.i.d. Dock Date	& Commercial	come r roudeling	044	Dute	0			format: MMDDYYYY	
Blank	& Commercial		652		1			TOTAL MINIDOTTI	
Current NOI	Req - Multifamily	Income Producing	653	Num	12			Enter Current Net Operating Income ("NOI").	Decimal in col 662, zero fill
	& Commercial							format: 99999999999	
Blank			665		1				
Current NOI Date	Req - Multifamily	Income Producing	666	Date	8			Enter Date of Operating Statement used for Current NOI.	
current No. Butte	& Commercial	meenie i roudenig	000	Dute	Ü			format: MMDDYYYY	
Blank	& commercial		674		1			IOTHIAL WINDOTTT	
Original NOI	Req - Multifamily	Income Producing	675	Num	12			Enter NOI from Loan Origination.	Decimal in col 684, zero fill left
Original NOI	& Commercial	income Froducing	0/3	Nulli	12				Decimal in Col 084, Zero fili lert
Blank	& Commercial		687		1			format: 99999999999	
Original NOI Date	Req - Multifamily	Income Producing	688	Date	8			Enter Date of Operating Statement used for NOI from Loan Origination.	
	& Commercial							format: MMDDYYYY	
Blank			696		25				Decimal in col 724, zero fill left
								Enter the Total Combined Loan To Value Ratio ("LTV") giving consideration	
								to the first lien & second lien as a Percent. (Origination loan amount of	
Combined Loan To Value	Req - 2nd Liens	2nd Lien-ALL	721	Num	5			Loan 1 + Origination Loan Amount of loan 2)/ divided by Appraisal value)	
								format: 999.9	
								(example: [(65,000 + 10000)/100,000]*100 = 075.0)	
Blank			726		1				
Combined DSCR	Req - Multifamily	2nd Lien	727	Num	6			Enter Current DSCR for combined mortgages.	Decimal in col 729, zero fill left
	& Commercial	Income Producing						Current NOI / Current Combined Annual Debt Service	
								format: 99.999	
								(example: 100,000/80,000 = 01.250	
Blank			733		1				
Combined DSCR Date	Req - Multifamily	2nd Lien	734	Date	8			Enter Date of Oldest Operating Statement used for Combined DSCR.	
	& Commercial	Income Producing						format: MMDDYYYY	
Blank			742		1				
Prepayment Restriction Type	Reg - Multifamily	Income Producing	743	Char	1	N	No Prepayment Restriction	Indicate Type of Prepayment Restiction from legend provided.	
-P-1	& Commercial				-	Y	Yield Maintenance	, per a company to the period of the period	
	a commercial					D	Defeasance		
						P	Fixed / Declining Percentage		
Unlock Date		All	744	Date	0	r	TIACA / Deciming referitage	Enter earliest date that Borrower can prepay Loan.	
OTHOCK Date		All	744	Date	8				
Blank			752		4			format: MMDDYYYY	
			. 32		-			Indicate whether Property is subject to a Groundlease and, if so, whether	
Groundlease	Req - Multifamily	Income Producing	756	Char	1	N	No Groundlease	the Groundlease	
	& Commercial					S	Subordinated Groundlease	is Subordinated or Unsubordinated.	
						U	Unsubordinated Groundlease		

Field Identification	Required	Product Type	POSITIO	n Type W	nath Co	oues	Description of Codes	Field Description	Field Characteristic
Blank			757		1				
Recourse	Reg - Multifamily,	Income Producing	758	Char	1	N	No Recourse	Indicate degree of Recourse to Borrower.	
	Commercial &	-				F	Full Recourse		
	1-4 Family with Farm					Р	Partial Recourse		
	ŕ					_	Conditional / Exculpatory Recourse		
Blank			759		3	٠	conditional / Exculpatory Recourse		
DIATIK			733		3			Indicate whether borrower is a bankruptcy-remote Special Purpose Ent	ity
Mortgagor SPE Flag	Req - Multifamily	Income Producing	762	Char	1	N	No, Mortgagor IS NOT an SPE	("SPE").	incy
Wortgagor 3r L riag		income rroducing	702	Cital				(Sr L J.	
	& Commercial					Υ	Yes, Mortgagor IS an SPE		
Blank			763		1				
	_							Enter Borrower's Last Name (for individuals) or Borrower's Name (for	
Mortgagor Last Name	Req	All	764	Char	40			corporation, partnership, trust, etc.).	
Mortgagor First Name	Reg - Residential	All	804	Char	30			Enter Borrower's First Name (for individuals).	
Mortgagor Middle Name	Req - Residential	All	834	Char	30			Enter Borrower's Middle Name (for individuals).	
								Enter Suffix for Borrower's Name, i.e. Sr., Jr., III, etc. (for individuals, if	
Mortgagor Name Suffix	Req - Residential	All	864	Char	3			applicable).	
	ned nesidential	7		Criui	75			арупсавлеу.	
Blank			867	+	75				
Mortgagor Self-employed Flag		All	942	Char	1	N	No	Indicate whether Borrower is self-employed.	
						Υ	Yes		
Blank			943		1		•••		
		All	944	Norma	12			Fator Barrer and Tatal Marship Income	Decimal in col 953, zero fill lef
Mortgagor Monthly Income		All	944	Num	12			Enter Borrower's Total Monthly Income.	Decimal in col 953, zero fili lei
								format: 999999999999999999999999999999999999	
Blank			956		1				
		Residential & Home							
Mortgagor's Current Credit Score	Req - Residential	Equity	957	Char	6			format: 999999	Zero fill left
		Residential & Home							
Source of Current Credit Score	Req - Residential	Equity	963	Char	2	01	Equifax BEACON	Enter Source of Credit Score from legend provided.	
						02	Trans Union EMPERICA		
						0.2	TRW / FICO		
						04	Equifax Delinquency Alert System		
						05	Trans Union DELPHI		
							TRW / MDS		
						07	Equifax / The Mortgage Score		
						08	FNMA Risk Profiler		
							FHLMC Early Indicator		
							Other		
							FICO Score 10 -T		
							Vantage Score 4.0		
		Residential & Home				12	Valitage Score 4.0		
Date of Mortgagor's Current Credit Score	Reg - Residential	Equity	965	Date	Q			format: MMDDYYYY	
Blank	neq * nesidential	Lquity	973	Date	1			ISTITIAC. INTRIDUTTIT	
Sidin.		Residential & Home	2/3	+	-				
Mortgagor's Previous Credit Score	Reg - Residential	Equity	974	Char	6			format: 999999	Zero fill left
	neg nesidential	Residential & Home	5,4	Cital	-			.5	
Source of Previous Credit Score	Req - Residential	Equity	980	Char	2 1	use		Enter Source of Credit Score from legend provided above.	
Source of Frevious credit score	neq nesidential	Equity	300	Cital		bove		Enter Source of create Score from regenta provided above.	
						list			
		Residential & Home		+		1131			
Date of Previous Credit Score	Reg - Residential	Equity	982	Date	8			format: MMDDYYYY	
Blank	neq - nesidential	Lquity	990	Dute	1			.omac.minootti	
Did.iii.			330	1 -	-1			Enter Co-Borrower 1's Last Name (for individuals) or Co-Borrower 1's	
			991	Char	40			Name (for corporation, partnership, trust, etc.).	
Co-Mortgagor 1 Last Name			221	Cital	70			Traine (for corporation, partnership, trust, etc.).	
Co-Mortgagor 1 Last Name				1					
Co-Mortgagor 1 Last Name			1031	Char	30			Enter Co-Borrower 1's First Name (for individuals).	
			1061	Char	30			Enter Co-Borrower 1's Middle Name (for individuals).	
Co-Mortgagor 1 First Name								Enter Suffix for Co-Borrower 1's Name, i.e. Sr., Jr., III, etc. (for individual	ls. if
Co-Mortgagor 1 Last Name Co-Mortgagor 1 First Name Co-Mortgagor 1 Middle Name			1001						
Co-Mortgagor 1 First Name Co-Mortgagor 1 Middle Name			1091	Char	3			applicable).	,
Co-Mortgagor 1 First Name Co-Mortgagor 1 Middle Name Co-Mortgagor 1 Name Suffix				Char	3 11				,
Co-Mortgagor 1 First Name			1091		3 11 12				Decimal in col 1114, zero fill le
Co-Mortgagor 1 First Name Co-Mortgagor 1 Middle Name Co-Mortgagor 1 Name Suffix Blank			1091 1094					applicable).	

Field Identification	Required	Product Type	Position	Type V	Width	Codes	Description of Codes	Field Description	Field Characteristics
Co-Mortgagor 1's Current Credit Score			1118	Char	6			format: 999999	Zero fill left
Source of Current Credit Score			1124	Char	2	use		Enter Source of Credit Score from legend provided above.	
					_	above			
						list			
D		Residential & Home	4406					f	
Date of Co Borrower 1 Current Credit Score Blank		Equity	1126 1134	Date	1			format: MMDDYYYY	
Co-Mortgagor 1's Previous Credit Score			1135	Char	6			format: 999999	Zero fill left
Source of Previous Credit Score			1141	Char	2	use		Enter Source of Credit Score from legend provided above.	Zero illi lert
Source of Frevious Credit Score			1141	Cital	2	above		Effet Source of Credit Score from legend provided above.	
						list			
Data of Durations Condit Consu			4442	Date		IISt		F	
Date of Previous Credit Score			1143	Date	8			format: MMDDYYYY	
Blank			1151		484				
Mortgage Debt to Income Underwriting Ratio			1151						
	Req - Residential	Residential	1635	Num	5			Enter Mortgage Debt to Income Ratio from Loan Origination as a Percent.	Decimal in col 1638, zero fill left
								[PITI / Total Income]	
								format: 999.9	
								(example: (12,500/50,000)*100 =025.0)	
Total Debt to Income Underwriting Ratio	Req - Residential	Residential	1640	Num	5			Enter Total Debt to Income Ratio from Loan Origination as a Percent.	Decimal in col 1643, zero fill left
								[(PITI + other recurring debt) / Total Income]	
								format: 999.9	
								(example: (16,000/50,000)*100 = 032.0)	
Blank			1645		1				
Loan Origination Date	Req	All	1646	Date	8			Enter Loan Closing Date.	
								format: MMDDYYYY	
Blank	_		1654		1				
Original Loan Amount	Req	All	1655	Num	12			Enter Original Loan Amount.	Decimal in col 1664, zero fill left
								format: 999999999999999999999999999999999999	
Blank			1667		1				
First Payment Date	Req	All	1668	Date	8			Enter Date the First Installment is / was due.	
								format: MMDDYYYY	
Blank Original P & I Payment	Req	All	1676 1677	Num	10			Enter Original Principal & Interest Payment.	Decimal in col 1684, zero fill left
Oliginal F & Frayment	Req	All .	10//	Ivaiii	10			format: 9999999.99	Decimal in col 1084, Zero ilii leri
Blank			1687		1			10111at. 5555555.55	
	Dog	All	1688	Numa	2			Enter Original Lean Torm stated in MONTUS	Zero fill left
Original Term	Req	All	1000	Num	3			Enter Original Loan Term stated in MONTHS.	zero illi lett
Blank			1691		1			format: 999	
Original Interest Rate	Req	All	1692	Num	7			Enter Original Interest Rate as a Percent.	Decimal in col 1694, zero fill left
								format: 99.9999	
Blank			1699		9				
								Indicate how frequently Principal Payments are scheduled to be made if	
Principal Payment Frequency Indicator		All	1708	Char	2	12	Monthly	different from Interest Payments. If Interest and Principal are scheduled to be paid at the same time, leave	
						04	Quarterly	this field blank.	
						02	Semi-annually		
						01	Annually		
							•		
Blank			1710		1	26	Biweekly		
ou			1/10		-				
Program Description	Req - HELCE & HELOC	All	1711		4		User Defined	Enter Program Description Code - YOU MUST SUPPLY DEFINITIONS	
Blank			1715	$\perp \top$	1				
Maximum Loan Amount	Pag HELOC	Home Equity Open End	1716	Num	12			Enter Maximum Loan Amount approved for HELOC loan.	Decimal in col 1722, zero fill left
iviaximulii LUdii AliiUulit	Req - HELOC	EIIU	1/10	INUITI	12				Decimal in Col 1722, 2010 IIII IOT
Blank			1728		1			format: 99999999.99	
District Control of the Control of t		Home Equity Open	1/20		1				
End of Draw Period	Req - HELOC	End	1729	Date	8			Enter Date that Draw Period ends.	
								format: MMDDYYYY	

etald (days)Cassian	De surius d	Duradical Torra	Danisia.	T	1A/C-Jal-	Carlas	Description of Codes	F115 12	Field Chamestanistics
Field Identification	Required	Product Type	Position	Туре	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			1737		1				
Customer Lien Sequence Indicator	Req - HELCE & HELOC	Home Equity	1738	Char	1	1	Customer holds both 1st and HELCE/HELOC Mortgages	Indicate Customer Lien Sequence from legend provided.	
						2	Customer holds HELCE/HELOC Mortgage only; Someone		
							else holds 1st Mortgage		
						3	Customer holds HELCE/HELOC Mortgage; No 1st Mortgage		
Blank			1739		1				
Original Loan Balance of Senior Lien	Reg - HELCE & HELOC	2nd Lien	1740	Num	12			Enter Original Loan Balance of Senior Lien.	Decimal in col 1746, zero fill left
								format: 99999999.99	
Blank			1752		1				
Current Loan Balance of Senior Lien	Req - HELCE & HELOC	2nd Lien	1753	Num	12			Enter Current Loan Balance of Senior Lien. format: 99999999.99	Decimal in col 1759, zero fill left
Blank			1765		1				
Amortization Period Begin Date	Req - Interest Only	Interest Only	1766	Date	8			For interest only loans, enter date that Amortization begins.	
								format: MMDDYYYY	
Blank			1774		1				
Next Payment Due Date	Req - HELCE & HELOC	All	1775		8			Enter Next Payment Scheduled Due Date.	
								format: MMDDYYYY	
Blank			1783		1				
Mortgage Identification Number	Req	Residential	1784	Num	18			Enter MER'S Mortgage Identification Number (MIN)	
(MIN)									
Mutiple Properties Indicator		All	1803	Char	1	Υ	Yes	If more than one property is securing loan Yes, if not select 'No"	
						N	No		