



## Housing Goals Data Field and Edit Definitions

| Field No. | Field Name       | Field Description  | Allowable Values  | Field and Edit Definitions for the Housing Goal Data - Loan Error Report |        |  | Only applied to loans submitted in Additional Data Elements (ADE) |
|-----------|------------------|--|---|--|--------|--|---|
|           |                  |  |   | Field #  | Edit # | Resolution   |   |
| F1        | Borrower Race    | The race or national origin of the borrower.   | 1-American Indian or Alaskan Native; 2-Asian; 3-Black or AA; 4-Native Hawaiian or Other Pacific Islander; 5-White; 6-Not Provided; 7-Not Applicable | 1  | 3      | Each of the values submitted in the Borrower Race fields must be [1-7]. Enter [6] if the information is "Not Provided" and [7] if this field is "Not Applicable."  | Y   |
|           |                  |  |   | 1  | 36     | Each value submitted in a Borrower Race field must be unique within the set of submitted Borrower Race values.   | Y   |
|           |                  |  |   | 1  | 37     | The values in the remaining Borrower Race fields must be [blank] when a [7] "Not Applicable" is entered in any of the Borrower Race fields.  | Y   |
|           |                  |  |   | 1  | 38     | The values in the remaining Borrower Race fields must be [blank] when a [6] "Not Provided" is entered in any of the Borrower Race fields.  | Y   |
| F2        | Co-Borrower Race | The race or national origin of the Co-Borrower. If there is more than one Co-Borrower, provide the information for the first Co-Borrower listed. | 1-American Indian or Alaskan Native; 2-Asian; 3-Black or AA; 4-Native Hawaiian or Other Pacific Islander; 5-White; 6-Not Provided; 7-Not Applicable | 2  | •      | There must be a value submitted in one of the Co-Borrower Race fields when the Number of Borrowers is [Greater than 1]. Enter [6] if the information is "Not Provided" or [7] if this field is "Not Applicable". If there is no Co-Borrower, leave these fields blank.     | Y   |
|           |                  |  |   | 2  | 3      | Each of the values submitted in the Co-Borrower Race fields must be [1-7] when the Number of Borrowers is [Greater than 1]. Enter [6] if the information is "Not Provided" or [7] if this field is "Not Applicable". If there is no Co-Borrower, leave these fields blank. | Y   |
|           |                  |  |   | 2  | 6      | The value submitted in the Co-Borrower Race field must be [7], or [blank] when the Number of Borrowers is [1].   | Y   |
|           |                  |  |   | 2  | 36     | Each value submitted in a Co-Borrower Race field must be unique within the set of submitted Co-Borrower Race values.   | Y   |
|           |                  |  |   | 2  | 37     | The values in the remaining Co-Borrower Race fields must be [blank] when a [7] "Not Applicable" is entered in any of the Co-Borrower Race fields and the Number of Borrowers is [Greater than 1].  | Y   |



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|           |                      |   |  | 2  | 38     | The values in the remaining Co-Borrower Race fields must be [blank] when a [6] "Not Provided" is entered in any of the Co-Borrower Race fields and the Number of Borrowers is [Greater than 1].  | Y   |
| F3        | Borrower Gender      | The sex of the borrower.  | 1-Male<br>2-Female<br>3-Not Provided<br>4-Not Applicable | 3  | 4      | There MUST be a value in the Borrower Gender field. NOTE: If the information is not provided by the Borrower, please use code # 3 (Not Provided). If the Borrower is an entity, please use code #4 (Not Applicable).   | Y   |
| F4        | Co-Borrower Gender   | Sex of the Co-Borrower. If there is more than one Co-Borrower, provide the information for the first Co-Borrower listed.  | 1-Male<br>2-Female<br>3-Not Provided<br>4-Not Applicable | 4  | 4      | The number of Borrowers was submitted as [Greater than 1]. There MUST be a value in the Co-Borrower Gender field. NOTE: If the information is not provided by the Co-Borrower, please use code # 3 (Not Provided). If the Co-Borrower is an entity, please use code #4 (Not Applicable). If there is no Co-Borrower, leave this field blank. | Y   |
|           |                      |   |  | 4  | 7      | There was a gender code submitted in the Co-Borrower Gender field and the number of borrowers was submitted as [1]. If there is no Co-Borrower, leave this field blank.  | Y   |
| F5        | First Time Homebuyer | A first time homebuyer is an individual who is purchasing the security property, will reside in the property, and who had no ownership interest (sole or joint) in a principal residence during the three-year period preceding the date of the purchase of the property. | Y or N   | 5  | 8      | There MUST be a value in the FTHB (First Time Home Buyer) field. It must be either Y or N.   | Y   |
|           |                      |   |  | 5  | 9      | A value of "Y" can only be accepted for an owner occupied property. If the loan was submitted with a refinance SFC (Special Feature Code), FTHB (First Time Home Buyer) field will be N.   | Y   |
|           |                      |   |  | 5  | 49     | This loan has a Desktop Underwriter submission that indicates the applicant is a First Time Homebuyer. Please verify the First Time Homebuyer status and resubmit the appropriate indicator (even if the applicant is NOT a First Time Homebuyer). Upon resubmission of a 'Y' or an 'N' this field will be marked as compliant.              | Y   |
| F6        | Number of Borrowers  | The number of borrowers/co-borrowers who submitted loan applications and signed the mortgage note.  |  | 6  | 14     | There MUST be a number submitted in the Number of Borrowers field. The number should be between [1 and 10]. If there are more than 10 borrowers, please submit the actual number, and contact your Fannie Mae representative to submit a manual override of this edit.   | Y   |



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| F7        | Monthly Income     | Combined monthly income of all borrowers whose income is used in qualifying for the mortgage, rounded to the nearest dollar. |                  | 7  | 18     | There MUST be an amount submitted in the Monthly Income Field, and it MUST be greater than the amount submitted in the Monthly P&I field. NOTE: This field is MONTHLY income NOT ANNUAL Income.  | N   |
|           |                    |  |                  | 7  | 26     | The amount submitted in the Monthly Income field was [greater than an average per borrower income of \$75,000] and the value submitted in the Occupancy Status field was [1 or 2] owner occupied or second home OR [greater than an average per borrower income of \$125,000] and the Occupancy Status was submitted as [3] investment property. If after the verification of the MONTHLY Income, the amount should stand as submitted; contact your Fannie Mae representative to submit a manual override of this edit. | Y   |
|           |                    |  |                  | 7  | 35     | The amount submitted in the Monthly Income field must be greater than the amount submitted in the Monthly Housing Expense field and in the Monthly Debt Expense field. If income, debt, and expense are accurate, please submit an override request for Monthly Income; otherwise, please submit the correct amount via ADE (Additional Data Elements).  | Y   |
|           |                    |  |                  | 7  | 51     | The amount submitted in the Monthly Income field must be greater than or equal to zero.  | Y   |
| F12       | Mortgage Note Date | The date of the mortgage note.   |                  | 12   | 11     | The value submitted in the Date of Mortgage Note field MUST be in the form of MMDDYYYY. The value submitted in the Date of Mortgage Note field MUST be dated before or equivalent to the value submitted in the First Payment Date field, and MUST not exceed one (1) year prior to the First Payment Date field. The Mortgage MUST not be more than 40 years old.   | Y   |
|           |                    |  |                  | 12   | 53     | The Mortgage Note Date should not be more than 30 days after the Acquisition Date.   | Y   |



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|           |                             |  |  | Field #  | Edit # | Resolution  |   |
| F13       | Eligible Rent - Unit 1      | Monthly rental for a SF investment property or the first unit of a 2-4 unit property. Blank if owner occupied.   | Report Market Rent figure from the appraisal if no Eligible Rent figure. | 13   | 16     | The Eligible Rent-Unit 1 field MUST be left blank if the value submitted in the Occupancy Code field is NOT [3] (Investment Property). NOTE: Fannie Mae views Unit 1 of a 2-4 unit property as the Owner Occupied unit. For example: If the Occupancy Code of a 3 unit property is 1 (primary residence) and the owner lives in the 2nd unit; a 2 bedroom unit, and is renting out unit 1, a 3 bedroom for \$400; and is renting out unit 3; a 2 bedroom for \$350; you would submit BLANK for eligible rent-unit 1 and [3] for number of bedrooms-unit 1; submit [400] for eligible rent-unit 2 and [3] for number of bedrooms-unit 2; and submit [350] for eligible rent-unit 3 and [2] for number of bedrooms-unit 3. Eligible rent-unit 4 and number of bedrooms- unit 4 would both be left BLANK because there is not a fourth unit in the home. If a rent value is submitted in error, contact your Fannie Mae representative to submit a blankout request for this data field. | Y   |
|           |                             |  |  | 13   | 25     | The value submitted in the Eligible Rent-Unit 1 field must be less than [10,000] when the value submitted in the Occupancy Code field is [3] (investment property). If the rent is over \$10,000, contact your Fannie Mae representative to submit a manual override of this edit.  | Y   |
|           |                             |  |  | 13   | 33     | The value submitted in the Eligible Rent-Unit 1 field must be greater than or equal to [25] when the value submitted in the Occupancy Code field is [3] (investment property). If the rent is under \$25, contact your Fannie Mae representative to submit a manual override of this edit.  | Y   |
| F14       | Number of Bedrooms - Unit 1 | The total number of bedrooms for a SF investment property or for the first unit of a 2-4 unit property. Optional for SF owner occupied or second home. |  | 14   | •      | If the value submitted in the Number of Units field is greater than [1]; OR the value submitted in the Occupancy Code field is [3] (investment property) and the value submitted in the Number of Units field is [1]; the value submitted in the Number of Bedrooms-Unit 1 field must be greater than [0]. A value of [0] is valid for efficiencies/studio apartments and should be addressed by submitting an override request stating that the unit is an efficiency/studio apartment.  | Y   |
|           |                             |  |  | 14   | 40     | The value submitted in the Number of Bedrooms-Unit 1 field must be [less than or equal to 9]  | Y   |



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| F15       | Eligible Rent - Unit 2      | Monthly rental for the 2nd unit of a 2-4 unit property.               | Report Market Rent figure from the appraisal if no Eligible Rent figure. The owner-occupied unit is considered to be Unit-1. | 15   | •      | If the value submitted in the Occupancy Code field is not [2] (second home) and the Number of Units is [Greater than 1], then there must be a value submitted for the Eligible Rent - Unit 2 field.   | Y   |
|           |                             |   |  | 15   | 10     | The value submitted in the Occupancy Code field is [2] (second home), so there should be NO value submitted in the Eligible Rent- Unit 2 Field.   | Y   |
|           |                             |   |  | 15   | 16     | The value submitted in the Number of Units field is [less than 2] so there should be NO value submitted in the Eligible Rent- Unit 2 Field.   | Y   |
|           |                             |   |  | 15   | 25     | The value submitted in Number of Units field is [greater than 1] so the value submitted in the Eligible Rent-Unit 2 should be [less than 10,000].   | Y   |
|           |                             |   |  | 15   | 33     | The value submitted in Number of Units field is [greater than 1] so the value submitted in the Eligible Rent-Unit 2 should be [greater than or equal to 25].  | Y   |
| F16       | Number of Bedrooms - Unit 2 | The total number of bedrooms for the 2nd unit of a 2-4 unit property. |  | 16   | •      | The value submitted in the Number of Units field is [greater than 1] so the value submitted in the Number of Bedrooms-Unit 2 must be [greater than 0 and less than 10]. A value of [0] is valid for efficiencies/studio apartments and should be addressed by submitting an override request stating that the unit is an efficiency/studio apartment. | Y   |
|           |                             |   |  | 16   | 16     | The value submitted in the Number of Units field is [less than 2] so there should be NO value submitted in the Number of Bedrooms-Unit 2 field.   | N   |
|           |                             |   |  | 16   | 40     | The value submitted in the Number of Bedrooms-Unit 2 field must be [less than or equal to 9].   | Y   |
| F17       | Eligible Rent - Unit 3      | Monthly rental for the 3rd unit of a 2-4 unit property.               | Report Market Rent figure from the appraisal if no Eligible Rent figure. The owner-occupied unit is considered to be Unit-1. | 17   | •      | If the value submitted in the Occupancy Code field is not [2] (second home) and the Number of Units is [Greater than 2], then there must be a value submitted for the Eligible Rent - Unit 3 field.   | Y   |
|           |                             |   |  | 17   | 10     | The value submitted in the Occupancy Code field is [2] (second home), so there should be NO value submitted in the Eligible Rent- Unit 3 Field.   | Y   |
|           |                             |   |  | 17   | 16     | The value submitted in the Number of Units Field is [less   | Y   |



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|           |                             |   |  |  |        | than 3] so there should be NO value submitted in the Eligible Rent- Unit 3 Field.   |   |
|           |                             |   |  | 17   | 25     | The value submitted in the Number of Units field is [greater than 2] so the value submitted in the Eligible Rent-Unit 3 should be [less than 10,000].   | Y   |
|           |                             |   |  | 17   | 33     | The value submitted in the Number of Units field is [greater than 2] so the value submitted in the Eligible Rent-Unit 3 should be [greater than or equal to 25].  | Y   |
| F18       | Number of Bedrooms - Unit 3 | The total number of bedrooms for the 3rd unit of a 2-4 unit property. |  | 18   | •      | If value submitted in the Number of Units field is [greater than 2], then the value submitted in the Number of Bedrooms-Unit 3 must be [greater than 0 and less than 10]. A value of [0] is valid for efficiencies/studio apartments and should be addressed by submitting an override request stating that the unit is an efficiency/studio apartment. | Y   |
|           |                             |   |  | 18   | 16     | The value submitted in the Number of Units field is [less than 3] so there should be NO value submitted in the Number of Bedrooms-Unit 3 field.   | N   |
|           |                             |   |  | 18   | 40     | The value submitted in the Number of Bedrooms-Unit 3 field must be [less than or equal to 9].   | Y   |
| F19       | Eligible Rent - Unit 4      | Monthly rental for the 4th unit of a 2-4 unit property.               | Report Market Rent figure from the appraisal if no Eligible Rent figure. The owner-occupied unit is considered to be Unit-1. | 19   | •      | If the value submitted in the Occupancy Code field is not [2] (second home) and the Number of Units is [Greater than 3], then there must be a value submitted for the Eligible Rent - Unit 4 field.   | Y   |
|           |                             |   |  | 19   | 10     | The value submitted in the Occupancy Code field is [2] (second home), so there should be NO value submitted in the Eligible Rent- Unit 4 Field.   | Y   |
|           |                             |   |  | 19   | 16     | The value submitted in the Number of Units Field is [less than 4] so there should be NO value submitted in the Eligible Rent- Unit 4 Field.   | Y   |
|           |                             |   |  | 19   | 25     | The value submitted in Number of Units field is [greater than 3] so the value submitted in the Eligible Rent-Unit 4 should be [less than 10,000].   | Y   |
|           |                             |   |  | 19   | 33     | The value submitted in Number of Units field is [greater than 3] so the value submitted in the Eligible Rent-Unit 4 should be [greater than or equal to 25].  | Y   |



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|           |                             |   |                  | Field #  | Edit # | Resolution  |   |
| F20       | Number of Bedrooms - Unit 4 | The total number of bedrooms for the 4th unit of a 2-4 unit property.                 |                  | 20   | •      | The value submitted in the Number of Units field is [greater than 3] so the value submitted in the Number of Bedrooms-Unit 4 must be [greater than 0 and less than 10]. A value of [0] is valid for efficiencies/studio apartments and should be addressed by submitting an override request stating that the unit is an efficiency/studio apartment. | Y   |
|           |                             |   |                  | 20   | 16     | The value submitted in the Number of Units field is [less than 4] so there should be NO value submitted in the Number of Bedrooms-Unit 4 field.   | N   |
|           |                             |   |                  | 20   | 40     | The value submitted in the Number of Bedrooms-Unit 4 field must be [less than or equal to 9].   | Y   |
| F21       | Borrower Age                | The borrower's age in years. Optional field. '00' for an entity.                      |                  | 21   | 2      | The value submitted in the Borrower Age field must be [greater than 17] for Conventional loans and [greater than 61] for Reverse mortgages.   | N   |
| F22       | Co-borrower Age             | The co-borrower's age in years. Optional field. '00' for an entity or no co-borrower. |                  | 22   | 2      | The value submitted in the Co-Borrower Age field must be [greater than 17] for Conventional loans and [greater than 61] for Reverse mortgages when the value submitted in the Number of Borrowers field is [greater than 1].  | N   |
|           |                             |   |                  | 22   | 5      | The value submitted in the Number of Borrowers field is [1] so there should be NO value submitted in the Co-Borrower Age field.   | Y   |
| F24       | Borrower Date of Birth      | The borrower's date of birth.   | MMDDYYYY         | 24   | 2      | The value submitted in the Borrower Date of Birth field must be at least [18 years] prior to the origination date of the loan.  | Y   |
|           |                             |   |                  | 24   | 47     | The value submitted in the Borrower Date of Birth Field must be [blank] when the value in the Borrower Race field is [7] (Not Applicable).  | Y   |
| F25       | Co-Borrower Date of Birth   | The co-borrower's date of birth.  | MMDDYYYY         | 25   | •      | There must be a value submitted in the Co-Borrower Date of Birth field when the Number of Borrowers is [Greater than 1].  | Y   |
|           |                             |   |                  | 25   | 2      | The value submitted in the Co-Borrower Date of Birth field must be at least [18 years] prior to the origination date of the loan.   | Y   |
|           |                             |   |                  | 25   | 5      | The value submitted in the Co-Borrower Date of Birth field must be [blank] when the Number of Borrowers is [1].   | Y   |
|           |                             |   |                  | 25   | 47     | The value submitted in the Co-Borrower Date of Birth field  | Y   |



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|           |                       |   |   |  |        | must be [blank] when the value in the Co-Borrower Race field is [7] (Not Applicable).   |   |
| F26       | Borrower Ethnicity    | The ethnicity code of the borrower.   | 1-Hispanic or Latino<br>2-Not Hispanic or Latino<br>3-Not Provided<br>4-Not Applicable  | 26   | 41     | The value submitted in the Borrower Ethnicity field must be a [1], [2], [3], or [4].  | Y   |
| F27       | Co-Borrower Ethnicity | The ethnicity code of the co-borrower. If there is more than one co-borrower, provide the information for the first co-borrower listed.   | 1-Hispanic or Latino<br>2-Not Hispanic or Latino<br>3-Not Provided<br>4-Not Applicable  | 27   | •      | There must be a value submitted in the Co-Borrower Ethnicity field when the Number of Borrowers is [Greater than 1]. Enter [3] if the information is "Not Provided" or [4] if this field is "Not Applicable". If there is no Co-Borrower, leave this field blank.       | Y   |
|           |                       |   |   | 27   | 45     | The value submitted in the Co-Borrower Ethnicity field must be [0], or [blank] when the value submitted in the Number of Borrowers field is [1].  | Y   |
|           |                       |   |   | 27   | 41     | The value submitted in the Co-Borrower Ethnicity field must be [1], [2], [3], or [4] when the value submitted in the Number of Borrowers field is [Greater than 1].   | Y   |
| F28       | HOEPA                 | The HOEPA flag indicates whether or not the loan is subject to the Home Ownership and Equity Protection Act (HOEPA).  | Y or N  | 28   | 48     | The value submitted in the HOEPA field must be a [Y] or a [N]. If [Y], this loan is not eligible for purchase by Fannie Mae and will need to be repurchased. This field MUST NOT be left blank.   | Y   |
| F29       | APR Spread            | The APR spread is the difference between a loan's Annual Percentage Rate and the Average Prime Offer Rate for comparable maturities. If the spread equals or exceeds 1.5% on first mortgages or 3.5% on second mortgages, then the lender must report the spread. | To determine the Rate Spread you may utilize the FFIEC Rate Spread Calculator available on <a href="http://www.ffiec.gov">www.ffiec.gov</a> . The date to be used in determining the yield on the comparable Treasury Security is the rate lock date. | 29   | 50     | The value submitted in the APR Spread field should be less than or equal to 5%.   | Y   |
|           |                       |   |   | 29   | 52     | The value submitted in the APR Spread field should be [greater than or equal to zero] if the field is not left blank. If the APR Spread has been accurately calculated to be negative, contact your Fannie Mae representative to submit a manual override of this edit. | Y   |
|           |                       |   |   | 29   | 54     | The origination interest rate must be greater than the APR Spread.  | Y   |