At-Issuance and Monthly Loan Level Disclosure File Layout

The Loan Level Disclosure (LLD) file includes loan level data for fixed and adjustable-rate pools. The file format is available for users to program their systems to accept the file and is applicable to both the at-issuance loan level disclosure file and the monthly loan level disclosure file. The files are presented as a pipe (|) delimited text-formatted file (.TXT). To facilitate the download of LLD data, the layout files do not include column headings.

POSITION	FIELD NAME	TYPE	MAX LENGTH**
Record 1 - Pool level			
1	Record Type	Alpha-numeric	1
2	Pool Number	Alpha-numeric	6
3	Pool Prefix	Alpha-numeric	3
4	CUSIP	Alpha-numeric	9
5	Issue Date	Date	2/2/4
6	Pool Correction Indicator	Alpha-numeric	3
7	Filler	Alpha-numeric	11
Record 2 - Loan Level			
1	Record Type	Alpha-numeric	1
2	Pool Number	Alpha-numeric	6
3	Loan Correction Indicator	Alpha-numeric	1
4	Loan Identifier	Alpha-numeric	10
5	Channel	Alpha-numeric	13
6	Seller Name	Alpha-numeric	40
7	Servicer Name	Alpha-numeric	40
8	Original Interest Rate	Numeric	2.4
9	Current Interest Rate	Numeric	2.4
10	Current Net Interest Rate	Numeric	2.4
11	Original Unpaid Principal Balance (UPB)	Numeric	10.2
12	Current Scheduled Unpaid Principal Balance (UPB)	Numeric	10.2
13	Original Loan Term	Numeric	3
14	First Payment Date	Date	2/2/4
15	Loan Age	Numeric	3
16	Remaining Months to Maturity	Numeric	3

* These elements are applicable for adjustable-rate mortgage loans. For fixed-rate mortgage loans, these data elements will be blank.

** Numeric fields with decimal places are indicated in the File Layout with a decimal point "." in between. For example 2.4 means there are 2 characters before the decimal point and 4 characters after the decimal point. Date fields with forward slashes are indicated in the File layout with a forward slash "/" in between the month and day, the day and year, and the month and year. For example 2/2/4 means that there are two numeric characters in the month, 2 numeric characters in the day and 4 numeric characters in the year. Likewise 2/4 indicates that there are 2 characters in the month and 4 characters in the year.

POSITION	FIELD NAME	TYPE	MAX LENGTH**
17	Maturity Date	Date	2/4
18	Original Loan-To-Value (LTV)	Numeric	3
19	Original Combined Loan-to-Value (CLTV)	Numeric	3
20	Number of Borrowers	Numeric	2
21	Debt-to-Income Ratio	Numeric	3
22	Credit Score	Numeric	3
23	First Time Home Buyer Indicator	Alpha-numeric	3
24	Loan Purpose	Alpha-numeric	9
25	Property Type	Alpha-numeric	5
26	Number of Units	Numeric	1
27	Occupancy Status	Alpha-numeric	9
28	State	Alpha-numeric	2
29	Mortgage Insurance Percentage	Numeric	3
30	Product Type	Alpha-numeric	3
31	Prepayment Premium Term	Alpha-numeric	5
32	Interest-Only Indicator	Alpha-numeric	3
33	First Principal & Interest Payment Date	Date	2/2/4
34	Months to First Scheduled Amortization	Numeric	3
35	Convertibility Indicator*	Alpha-numeric	3
36	Mortgage Margin*	Numeric	2.4
37	Net Mortgage Margin*	Numeric	2.4
38	Index*	Numeric	3
39	Interest Rate Look Back*	Numeric	3
40	Maximum Interest Rate*	Numeric	2.4
41	Net Maximum Interest Rate*	Numeric	2.4
42	Months to Next Rate Change*	Numeric	3
43	Next Rate Change Date*	Date	2/2/4
44	Rate Adjustment Frequency*	Numeric	3
45	Initial Fixed-Rate Period*	Numeric	3
46	Initial Rate Cap Up Percent*	Numeric	2.4
47	Initial Rate Cap Down Percent*	Numeric	2.4
48	Periodic Cap Up Percent*	Numeric	2.4
49	Periodic Cap Down Percent*	Numeric	2.4

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