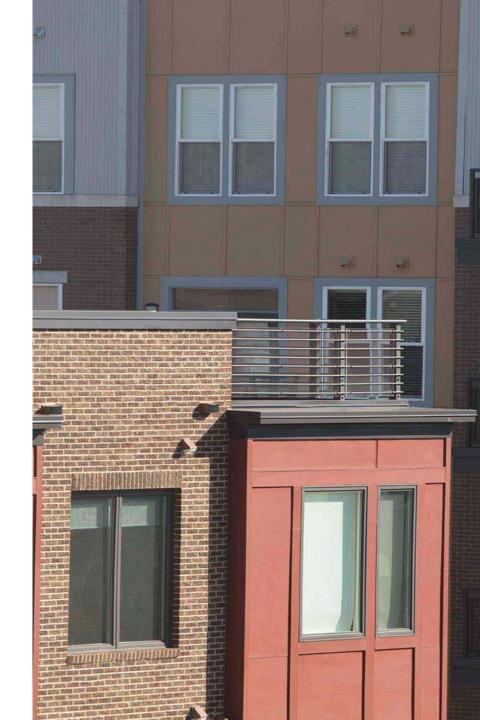# Single-Family
Tax Disclosures Files & Glossary

April 2019

Tax Disclosure Files

This document provides file formats for the data elements provided for Fannie Mae's Single-Family Tax Disclosures

File Business Name	File Name	Publication Timing [1]	Process Cycle	File Format	Products	Archive Availability
Single Class Tax Type File	FNM_SCTAX_Q#YYYY.TYP	Jan 30th, April 30th, July 30th and Oct 30th by 5:00 Eastern time.	Quarterly	Fixed length TXT format with ZIP extension Quarterly Files are Cumulative Year to date	MBS UMBS MEGA SUPERS	Indefinitely
Single Class Tax Factor File	FNM_SCTAX_Q#YYYY.FAC	Jan 30th, April 30th, July 30th and Oct 30th by 5:00 Eastern time.	Quarterly	Fixed length TXT format with ZIP extension Quarterly Files are Cumulative Year to date	MBS UMBS MEGA SUPERS	Indefinitely
Multiclass Tax Type File	FNM_MCTAX_Q#YYYY.TYP	Jan 30th, April 30th, July 30th and Oct 30th by 5:00 Eastern time.	Quarterly	Fixed length TXT format with ZIP extension Quarterly Files are Cumulative Year to date	REMIC SMBS Grantor Trust	Indefinitely
Multiclass Tax Factor File	FNM_MCTAX_Q#YYYY.FAC	Jan 30th, April 30th, July 30th and Oct 30th by 5:00 Eastern time.	Quarterly	Fixed length TXT format with ZIP extension Quarterly Files are Cumulative Year to date	REMIC SMBS Grantor Trust	Indefinitely

[1] If the date falls on a weekend or holiday, the file will be published on the next business day.

Tax Type - Master Record File

	Attribute Name	Attribute Definition	Enumerations	Data Type	Format	Length	End Position	Implementation Notes
1	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	9	
2	Filler	Not applicable		Space		1	10	
3	Security / Trust Identifier	The unique designation assigned to the security by the issuer.		String		8	18	
4	Filler	Not applicable		Space		1	19	
5	Class	An identifier assigned to the class when established into a multiclass re-securitization.		String		8	27	Applicable to Multiclass securities only
6	Filler	Not applicable		Space		1	28	
7	Security Classification	The type of trust established for the security for tax reporting purposes.	WHMT REMIC	String		5	33	WHMT= widely held fixed investment trust REMIC – Real Estate Mortgage Investment Conduit
8	Filler	Not applicable		Space		1	34	
9	Class Issued With	The type of discount in which the class was issued.	DEMINIMUS PAR PREMIUM	String		13	47	
10	Filler	Not applicable		Space		1	48	

Same File Format applies for Single Class and Multiclass Securities

Tax Type - Master Record File (con't)

	Attribute Name	Attribute Definition	Enumerations	Data Type	Format	Length	End Position	Implementation Notes
11	Interest Class	The tax status of interest earned on security.	Non Qualified Qualified	String		13	61	
12	Filler	Not applicable		Space		1	62	
13	Interest accrual method	The method for accruing interest. It is assumed month has 30 days and year consists of 360 days.	30/360	String		7	69	
14	Filler	Not applicable		Space		1	70	
15	Original Amount	The aggregate unpaid principal balance of the loans as they contribute to the balance of the security at the time the security was issued.		String		12	82	
16	Filler	Not applicable		Space		1	83	
17	Issuer's Tax Identification (TIN)	The unique identifier received from the Internal Revenue Service and used to identify each security for tax purposes.		String	xx-xxxxxxx	10	93	
18	Filler	Not applicable		Space		1	94	
19	Issuer Name	An alphanumeric designation used to identify the issuing entity.		String		50	144	Federal National Mortgage Association

Same File Format applies for Single Class and Multiclass Securities

Tax Type - Master Record File (con't)

	Attribute Name	Attribute Definition	Enumerations	Data Type	Format	Length	End Position	Implementation Notes
20	Filler	Not applicable		Space		1	145	
21	Filler	Not applicable		String		50	195	
22	Filler	Not applicable		Space		1	196	
23	Issuer Address	The physical address for the issuing entity.		String		50	246	Midtown Center, 1100 15th St, NW, Washington, DC 20005

Same File Format applies for Single Class and Multiclass Securities

Tax Factor File - Detail Record

	Attribute Name	Attribute Definition	Enumerations	Data Type	Format	Length	End Position	Implementation Notes
1	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	9	
2	Filler	Not applicable		Space		1	10	
3	Days in Period	The number of days from the beginning of the accrual period to the end of the accrual period within the current tax year.		String		3	13	
4	Filler	Not applicable		Space		1	14	
5	Beginning of Accrual Period	The date of which the accrual period begins.		Date	YYYYMMDD	10	24	Single-Class securities are left justified Multiclass securities are right justified
6	Filler	Not applicable		Space		1	25	
7	End of Accrual Period	The date of which the accrual period ends.		Date	YYYYMMDD	10	35	Single-Class securities are left justified Multiclass securities are right justified
8	Filler	Not applicable		Space		1	36	
9	Payment Date	The date principal and interest is paid to the investor.		Date	YYYYMMDD	10	46	Single-Class securities are left justified Multiclass securities are right justified
10	Filler	Not applicable		Space		1	47	
11	Ending UPB Factor	The decimal value that, when multiplied by the Issuance Investor Security UPB amount, equals the Current Investor Security UPB amount.		Numeric	5.8	14	61	
12	Filler	Not applicable		Space		1	62	

Same File Format applies for Single Class and Multiclass Securities

Tax Factor File - Detail Record

	Attribute Name	Attribute Definition	Enumerations	Data Type	Format	Length	End Position	Implementation Notes
13	QSI Factor	The qualified stated interest per $1000 of Par.		Numeric	5.8	14	76	
14	Filler	Not applicable		Space		1	77	
15	OID Factor	The original issue discount per $1000 of Par.		Numeric	5.8	14	91	
16	Filler	Not applicable		Space		1	92	
17	Other Income / Expense Factor			Numeric	5.8	14	106	Not applicable for Fannie Mae. Populated with zeroes.
18	Filler	Not applicable		Space		1	107	
19	Section 212 Expense Factor	The Section 212 servicing expenses per $1000 of par.		Numeric	5.8	14	121	
20	Filler	Not applicable		Space		1	122	
21	AIP at Beginning of Period Factor	The adjusted issue price at beginning of accrual period per $1000 of par.		Numeric	5.8	14	136	
22	Filler	Not applicable		Space		1	137	
23	Market Discount Accrual Ratio	The fraction of unamortized market discount that should be accrued for the period per $1000 of Par.		Numeric	5.8	14	151	
24	Filler	Not applicable		Space		1	152	
25	Real Estate Percentage	The real estate percentage of qualifying assets.		Numeric	4.2	7	159	

Same File Format applies for Single Class and Multiclass Securities

Contact Information

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