



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 the at-issuance and 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	Filler	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	-9.2
12.	Current Scheduled Unpaid Principal Balance (UPB)	Numeric	-9.2
13.	Original Loan Term	Numeric	3
14.	First Payment Date	Date	2/4
15.	Loan Age	Numeric	-3
16.	Remaining Months to Maturity	Numeric	3
17.	Maturity Date	Date	2/4
18.	Loan-To-Value (LTV)	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**
19.	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	2/4
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	2/4
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
50.	Days Delinquent	Alpha-numeric	4
51.	Loan Performance History	String	72
52.	Loan Age as of Modification	Numeric	-3
53.	Modification Program	Alpha-numeric	15

* 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**
54.	Modification Type	Alpha-numeric	26
55.	Number of Modifications	Numeric	2
56.	Total Capitalized Amount	Numeric	-10.2
57.	Original Mortgage Loan UPB	Numeric	-10.2
58.	Filler	Filler	-10.2
59.	Current Deferred UPB	Numeric	-10.2
60.	Interest Rate Step Indicator	Alpha-numeric	3
61.	Initial Step Fixed-Rate Period	Numeric	3
62.	Total Number of Steps	Numeric	2
63.	Number of Remaining Steps	Numeric	2
64.	Next Step Rate	Numeric	-2.4
65.	Terminal Step Rate	Numeric	-2.4
66.	Date of Terminal Step	Date	2/4
67.	Step Rate Adjustment Frequency	Numeric	3
68.	Months to Next Step Rate Change	Numeric	3
69.	Next Step Rate Change Date	Date	2/4
70.	Periodic Step Cap Up Percent	Numeric	-2.4
71.	Origination Channel	Alpha-numeric	13
72.	Origination Interest Rate	Numeric	-2.4
73.	Origination Unpaid Principal Balance (UPB)	Numeric	-10.2
74.	Origination Loan Term	Numeric	3
75.	Origination First Payment Date	Date	2/4
76.	Origination Maturity Date	Date	2/4
77.	Origination Loan-To-Value (LTV)	Numeric	3
78.	Origination Combined Loan-to-Value (CLTV)	Numeric	3
79.	Origination Debt-to-Income Ratio	Numeric	3
80.	Origination Credit Score	Numeric	3
81.	Origination Loan Purpose	Alpha-numeric	9
82.	Origination Occupancy Status	Alpha-numeric	9
83.	Origination Product Type	Alpha-numeric	3
84.	Origination Interest-Only Indicator	Alpha-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.