

Loan Level Disclosure

The Loan Level disclosure file includes fixed and adjustable-rate pools. The file format is available for users to program their systems to accept the file.

To facilitate programming for our partners, we are notifying users now of changes planned for future releases (highlighted in yellow). These highlighted elements will not be included in the initial release. Release dates for each phase will be announced closer to their implementation date.

| LEVEL | FIELD NAME | TYPE | DISPLAY |
|------------------------------|------------------------------|---------------------------------|---------------------------------|
| Record 1 - Pool level | | | |
| 1 | Record Type | X(1) | 1 |
| 2 | Pool Number | X(6) | |
| 3 | Prefix | X(3) | |
| 4 | CUSIP Number | X(9) | |
| 5 | Issue Date | 9(2)/9(2)/9(4) e.g. MM/DD/YYYY | |
| 6 | Pool Correction Flag | X(3) | YES, NO |
| 7 | Filler | X (11) | |
| Record 2 - Loan Level | | | |
| 1 | Record Type | X(1) | 2 |
| 2 | Pool Number | X(6) | |
| 3 | Loan Correction Indicator | X(1) | Y=Yes, N=No, A=Add, D=Delete |
| 4 | Loan Number | X(10) | |
| 5 | Filler | X(13) | Blank pipe delimiter in phase 1 |
| 6 | Seller Name | X(40) | |
| 7 | Servicer Name | X(40) | |
| 8 | Original Note rate | -9(2).9(4) e.g. -99.9999 | |
| 9 | Note Rate | -9(2).9(4) e.g. -99.9999 | |
| 10 | Net Note Rate | -9(2).9(4) e.g. -99.9999 | |
| 11 | Original Loan Size | -9(10).9(2) e.g. -9999999999.99 | |
| 12 | Unpaid Principal Balance | -9(10).9(2) e.g. -9999999999.99 | |
| 13 | Original Loan term | 9(3) | |
| 14 | First Payment Due Date | 9(2)/9(2)/9(4) e.g. MM/DD/YYYY | |
| 15 | Loan Age | -9(3) | |
| 16 | Remaining Months to Maturity | 9(3) | |
| 17 | Maturity Date | 9(2)/9(4) e.g. MM/YYYY | |
| 18 | Original Loan To Value (LTV) | 9(3) | |
| 19 | Filler | 9(3) | No pipe delimiter in phase 1 |
| 20 | Filler | 9(2) | No pipe delimiter in phase 1 |
| 21 | Filler | 9(3) | No pipe delimiter in phase 1 |
| 22 | Credit Score | 9(3) | |
| 23 | Filler | X(3) | No pipe delimiter in phase 1 |
| 24 | Loan Purpose | X(9) | PURCHASE, REFINANCE |

| | | | |
|----|--|--------------------------------|-----------------------------------|
| 25 | Filler | X(5) | Blank pipe delimiter in phase 1 |
| 26 | Property Type - Number of Units | 9(1) | 1, 2, 3, 4 |
| 27 | Occupancy Type | X(9) | PRINCIPAL, SECOND, INVESTOR |
| 28 | State | X(2) | State ID = VA, DC, etc |
| 29 | Filler | 9(3) | No pipe delimiter in phase 1 |
| 30 | Product Type | X(3) | ARM, FRM |
| 31 | Prepayment Premium Term | X(5) | 3, 5, NONE, OTHER |
| 32 | Interest Only Indicator | X(3) | YES, NO |
| 33 | First Principal & Interest Payment Date for Interest Only Products | 9(2)/9(2)/9(4) e.g. MM/DD/YYYY | |
| 34 | Months to amortization for interest only products | 9(3) | |
| 35 | Convertibility Indicator | X(3) | YES, NO, Blanks if not applicable |
| 36 | Gross Mortgage Margin | -9(2).9(4) e.g. -99.9999 | |
| 37 | Net Mortgage Margin (MBS Margin) | -9(2).9(4) e.g. -99.9999 | |
| 38 | Index | 9(3) | |
| 39 | Look back | 9(3) | |
| 40 | Maximum Lifetime Rate | -9(2).9(4) e.g. -99.9999 | |
| 41 | Net Maximum Lifetime Rate | -9(2).9(4) e.g. -99.9999 | |
| 42 | Months to Next Adjustment | 9(3) | |
| 43 | Next Adjustment Date | 9(2)/9(2)/9(4) e.g. MM/DD/YYYY | |
| 44 | Rate Adjustment Frequency | 9(3) | |
| 45 | Initial Fixed Period | 9(3) | |
| 46 | Initial Cap Up % | -9(2).9(4) e.g. -99.9999 | |
| 47 | Initial Cap Down % | -9(2).9(4) e.g. -99.9999 | |
| 48 | Periodic Cap Up % | -9(2).9(4) e.g. -99.9999 | |
| 49 | Periodic Cap Down % | -9(2).9(4) e.g. -99.9999 | |
| 50 | Filler | X(4) | No pipe delimiter in phase 1 |