

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.

| 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) i.e. MM/DD/YYYY | |
| 6 | Filler | X(3) | |
| 7 | Filler | X (11) | |
| Record 2 - Loan Level | | | |
| 1 | Record Type | X(1) | 2 |
| 2 | Pool Number | X(6) | |
| 3 | Filler | X(1) | |
| 4 | Loan Identifier | X(10) | |
| 5 | Third Party Originator (TPO) | X(13) | BROKER, CORRESPONDENT, RETAIL |
| 6 | Seller Name | X(40) | |
| 7 | Servicer Name | X(40) | |
| 8 | Original Note Rate | -9(2).9(4) i.e. -99.9999 | |
| 9 | Note Rate | -9(2).9(4) i.e. -99.9999 | |
| 10 | Net Note Rate (PTR) | -9(2).9(4) i.e. -99.9999 | |
| 11 | Original Loan Size | -9(10).9(2) i.e. -9999999999.99 | |
| 12 | Current Unpaid Principal Balance | -9(10).9(2) i.e. -9999999999.99 | |
| 13 | Original Loan Term | 9(3) | |
| 14 | First Payment Due Date | 9(2)/9(2)/9(4) i.e. MM/DD/YYYY | |
| 15 | Loan Age | -9(3) | |
| 16 | Remaining Months to Maturity | 9(3) | |
| 17 | Maturity Date | 9(2)/9(4) i.e. MM/YYYY | |
| 18 | Original Loan To Value (LTV) | 9(3) | |

| LEVEL | FIELD NAME | TYPE | DISPLAY |
|-------|--|--------------------------------|-----------------------------------|
| 19 | Original Combined Loan to Value (CLTV) | 9(3) | |
| 20 | Number of Borrowers | 9(2) | |
| 21 | Debt to Income Ratio | 9(3) | |
| 22 | Credit Score | 9(3) | |
| 23 | First Time Home Buyer Indicator | X(3) | YES, NO |
| 24 | Loan Purpose | X(9) | PURCHASE, REFINANCE |
| 25 | Property Type - Dwelling Type | X(5) | COOP, CONDO, PUD, SF, MH |
| 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 | Mortgage Insurance Percentage | 9(3) | |
| 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) i.e. 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) i.e. -99.9999 | |
| 37 | Net Mortgage Margin (MBS Margin) | -9(2).9(4) i.e. -99.9999 | |
| 38 | Index | 9(3) | |
| 39 | Lookback | 9(3) | |
| 40 | Maximum Lifetime Rate | -9(2).9(4) i.e. -99.9999 | |
| 41 | Net Maximum Lifetime Rate | -9(2).9(4) i.e. -99.9999 | |
| 42 | Months to Next Adjustment | 9(3) | |
| 43 | Next Adjustment Date | 9(2)/9(2)/9(2) i.e. MM/DD/YYYY | |
| 44 | Rate Adjustment Frequency | 9(3) | |
| 45 | Initial Fixed Period | 9(3) | |
| 46 | Initial Cap Up % | -9(2).9(4) i.e. -99.9999 | |
| 47 | Initial Cap Down % | -9(2).9(4) i.e. -99.9999 | |
| 48 | Periodic Cap Up % | -9(2).9(4) i.e. -99.9999 | |
| 49 | Periodic Cap Down % | -9(2).9(4) i.e. -99.9999 | |