

Credit Risk Transfer – Glossary

Data Element	Description	Notes
Adjusted Months To Maturity	The number of calendar months remaining until the outstanding unpaid principal balance of the mortgage loan amortizes to a zero balance, taking into account any additional prepayments, which could lead to the loan paying off earlier than its maturity date.	This field will be left blank for mortgage loans that have been modified.
ARM Balloon Indicator	For an adjustable-rate mortgage loan, a code that denotes if the loan has a balloon feature.	<ul style="list-style-type: none"> • Y = Yes • N = No Not applicable to CAS
ARM Cap Structure	For an adjustable-rate mortgage loan, a numeric string that explains the interest rate caps on the ARM. The first number is the Initial Interest Rate Cap Up Percent (i.e., the maximum percentage points the interest rate can adjust upward at the initial rate change date). The second number is the Periodic Interest Rate Cap Up Percent (i.e., the maximum percentage points the interest rate can adjust upward at each interest rate change date after the initial interest rate change date). The third number is the Lifetime Interest Rate Cap Up Percent (i.e., the maximum percentage points that the interest rate can adjust upward over the life of the loan relative to the initial interest rate).	Not applicable to CAS
ARM Index	For an adjustable-rate mortgage loan, the index on which an adjustable interest rate is based. The index is generally a published number, such as the average interest rate or yield on U.S. Treasury bills.	Not applicable to CAS
ARM Initial Fixed-Rate Period ≤ 5 YR Indicator	For an adjustable-rate mortgage loan, an indicator that denotes if the Initial Fixed-Rate Period is less than or equal to five years.	<ul style="list-style-type: none"> • Y = Yes • N = No Not applicable to CAS
ARM Plan Number	For an adjustable-rate mortgage loan, a code identifying the standardized plan under which the mortgage loan was delivered to Fannie Mae. The ARM plan outlines the characteristics of the adjustable-rate mortgage loan, including the ARM Index, the Initial Fixed-Rate Period, the Cap	The list of ARM Plans can be found in Fannie Mae's Selling Guide . Not applicable to CAS



Data Element	Description	Notes
	Structure, look-back days, assumability, and the option to convert to a fixed-rate mortgage loan..	
ARM Product Type	For an adjustable-rate mortgage loan, a string that denotes the Initial Fixed-Rate Period, the subsequent Interest Rate Adjustment Frequency, and the Original Loan Term.	Not applicable to CAS
Asset Recovery Costs	Expenses associated with removing occupants and personal property from an occupied property post foreclosure. Such expenses include relocation assistance, deed-in-lieu fee, and fees and costs associated with eviction actions.	This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.
Associated Taxes for Holding Property	Payment of taxes associated with holding the property.	This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.
Borrower Credit Score at Origination	A numerical value used by the financial services industry to evaluate the quality of borrower credit. Credit scores are typically based on a proprietary statistical model that is developed for use by credit data repositories. These credit repositories apply the model to borrower credit information to arrive at a credit score. When this term is used by Fannie Mae, it is referring to the "classic" FICO score developed by Fair Isaac Corporation.	Represents the credit score provided to Fannie Mae by the Seller at the time of loan acquisition. If the borrower credit score is unknown, the value will be blank.
Borrower Credit Score At Issuance	A numerical value used by the financial services industry to evaluate the quality of borrower credit. Credit scores are typically based on a proprietary statistical model that is developed for use by credit data repositories. These credit repositories apply the model to borrower credit information to arrive at a credit score. When this term is used by Fannie Mae, it is referring to FICO Score 5 ⁽¹⁾ developed by Fair Isaac Corporation and provided by Equifax Inc. and is distinct from the FICO Score referenced in Fannie Mae's <i>Selling Guide</i> , which may be provided by any of the three major credit repositories	Represents the most recently available borrower credit score provided by Equifax to Fannie Mae for the reference loan as of the date the CRT deal is issued. If the borrower credit score is unknown, the value will be blank.
Borrower Credit Score Current	A numerical value used by the financial services industry to evaluate the quality of borrower credit. Credit scores are typically based on a proprietary statistical model that is developed for use by credit data repositories. These credit repositories apply the model to borrower credit information to	Represents the most recently available borrower credit score provided by Equifax to Fannie Mae for the reference loan.



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	arrive at a credit score. When this term is used by Fannie Mae, it is referring to FICO Score 5 ⁽¹⁾ developed by Fair Isaac Corporation and provided by Equifax Inc and is distinct from the FICO Score referenced in Fannie Mae's <i>Selling Guide</i> , which may be provided by any of the three major credit repositories.	If the borrower credit score is unknown, the value will be blank.
Co-Borrower Credit Score at Origination	A numerical value used by the financial services industry to evaluate the quality of borrower credit. Credit scores are typically based on a proprietary statistical model that is developed for use by credit data repositories. These credit repositories apply the model to co-borrower credit information to arrive at a credit score. When this term is used by Fannie Mae, it is referring to the "classic" FICO score developed by Fair Isaac Corporation.	Represents the credit score provided to Fannie Mae by the Seller at the time of loan acquisition. If the co-borrower credit score is not applicable or unknown, the value will be blank.
Co-Borrower Credit Score At Issuance	A numerical value used by the financial services industry to evaluate the quality of borrower credit. Credit scores are typically based on a proprietary statistical model that is developed for use by credit data repositories. These credit repositories apply the model to borrower credit information to arrive at a credit score. When this term is used by Fannie Mae, it is referring to FICO Score 5 ⁽¹⁾ developed by Fair Isaac Corporation and provided by Equifax Inc and is distinct from the FICO Score referenced in Fannie Mae's <i>Selling Guide</i> .	Represents the most recently available co-borrower credit score provided by Equifax to Fannie Mae for the reference loan as of the date the CRT deal is issued. If the co-borrower credit score is not applicable or unknown, the value will be blank.
Co-Borrower Credit Score Current	A numerical value used by the financial services industry to evaluate the quality of borrower credit. Credit scores are typically based on a proprietary statistical model that is developed for use by credit data repositories. These credit repositories apply the model to borrower credit information to arrive at a credit score. When this term is used by Fannie Mae, it is referring to FICO Score 5 ⁽¹⁾ developed by Fair Isaac Corporation and provided by Equifax Inc and is distinct from the FICO Score referenced in Fannie Mae's <i>Selling Guide</i> .	Represents the most recently available co-borrower credit score provided by Equifax to Fannie Mae for the reference loan. If the co-borrower credit score is not applicable or unknown, the value will be blank.
Credit Enhancement Proceeds	Proceeds from primary mortgage insurance policy claims and recourse and indemnification payments from lenders under arrangements designed to limit credit exposure to Fannie Mae.	This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.



Data Element	Description	Notes
Cumulative Credit Event Net Gain or Loss	The cumulative net realized gain or loss amounts for a mortgage loan resulting from a credit event.	<p>Determination of a credit event is defined in each of the individual CRT offering documents.</p> <p>If the cumulative credit event net gain or loss is not applicable, the value will be blank.</p> <p>This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.</p>
Cumulative Modification Loss Amount	The cumulative loss amount calculated for a mortgage loan resulting from a modification event.	<p>Determination of a modification event is defined in each of the individual CAS offering documents.</p> <p>If the cumulative modification loss amount is not applicable, the value will be zero.</p> <p>Not applicable to CIRT.</p>
Current Actual UPB	The current actual outstanding unpaid principal balance of a mortgage loan as it contributes to the current outstanding balance of the Reference Pool.	<p>For a mortgage loan that has been modified, the current actual UPB will be updated to reflect the modified terms, including principal forgiveness, if applicable. The current actual UPB will be reduced to zero in the month in which the loan is removed from the Reference Pool.</p> <p>Due to borrower privacy considerations, this value will be rounded to the nearest \$1,000 for the first six months of the life of the loan.</p>
Current Interest Rate	The rate of interest in effect for the periodic installment due.	For a mortgage loan that has been modified, this value will be updated to reflect the modified terms, if applicable.
Current List Price	The price at which a real property is offered for sale.	
Current List Start Date	The agreed upon date, between a property seller and a broker, authorizing the broker to begin the process to procure a buyer or tenant for the property seller's real property.	



Data Element	Description	Notes
Current Loan Delinquency Status	The number of months the obligor is delinquent as determined by the governing mortgage documents.	For mortgage loans removed from the reference pool, this field will be blank, subsequent to the month of removal. If the delinquency is unknown, the value 'XX' will display.
Current Period Credit Event Net Gain or Loss	The net realized gain or loss amount calculated for a mortgage loan resulting from a credit event for the corresponding reporting period.	<p>Determination of a credit event is defined in each of the individual CRT offering documents.</p> <p>If the current period credit event net gain or loss is not applicable, the value will be blank.</p> <p>This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.</p>
Current Period Modification Loss Amount	The loss amount calculated for a mortgage loan resulting from a modification event for the corresponding reporting period.	<p>Determination of a modification event is defined in each of the individual CAS offering documents.</p> <p>If the current period modification loss amount is not applicable, the value will be blank.</p> <p>Not applicable to CIRT.</p>
Delinquent Accrued Interest	The lost accrued interest amount calculated for a mortgage loan that becomes subject to a credit event for the corresponding reporting period.	<p>Determination of delinquent accrued interest is defined in each of the individual CRT offering documents.</p> <p>This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.</p>
Disposition Date	The date on which Fannie Mae's interest in a property ends through either the transfer of the property to a third party or the satisfaction of the mortgage obligation.	Due to borrower privacy considerations, the day value defaults to "01", regardless of the date on which the actual disposition event occurred within the reported month and year.
First Payment Date	The date of the first scheduled mortgage loan payment to be made by the borrower under the terms of the mortgage loan documents.	



Data Element	Description	Notes
First Principal and Interest Payment Date for Interest Only Products	For an interest-only mortgage loan, the due date of the first monthly scheduled amortizing principal and interest (P&I) payment.	
First Time Home Buyer Indicator	An indicator that denotes if the borrower or co-borrower qualifies as a first-time homebuyer.	<p>An individual is to be considered a first-time homebuyer who (1) is purchasing the property; (2) will reside in the property; and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the property. In addition, an individual who is a displaced homemaker or single parent also will be considered a first-time homebuyer if he or she had no ownership interest in a principal residence (other than a joint ownership interest with a spouse) during the preceding three-year time period.</p> <ul style="list-style-type: none"> • Y = Yes • N = No • Null = Unknown
Forbearance Indicator	An indicator that denotes that the mortgage loan has been granted, as per the terms of Fannie Mae's <i>Servicing Guide</i> , a forbearance period as a result of a borrower experiencing a temporary hardship, such as a natural disaster, death of a borrower, or for other similar such eligible life event.	<p>When a loan goes into a forbearance period it continues to be reported as being delinquent; this forbearance indicator is as of the respective reporting period.</p> <ul style="list-style-type: none"> • Y = Yes • Null = No
Foreclosure Costs	Expenses associated with obtaining title to property from the mortgagor, valuing the property, and maintaining utility services to the property. Such costs include costs and fees associated with bankruptcy and foreclosure.	This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.



Data Element	Description	Notes
Foreclosure Date	The date on which the completion of the legal action of foreclosure occurred.	<p>Servicing lenders may refer to this as the liquidation or sale date, not to be confused with the REO sale date.</p> <p>Due to borrower privacy considerations, the day value defaults to "01", regardless of the date on which the actual foreclosure event occurred within the reported month and year.</p>
Foreclosure Principal Write-off Amount	Amounts that Fannie Mae or its loan servicers have determined to be uncollectable under applicable state laws, due to foreclosure statute of limitations.	
High Balance Loan Indicator	An indicator that denotes if the original principal balance of a mortgage loan is greater than the general conforming loan limit and up to the high-cost area loan limit.	<ul style="list-style-type: none"> • Y = Yes • Null = No
HomeReady® Program Indicator	An indicator that denotes if the borrower participated in Fannie Mae's HomeReady program.	<p>HomeReady is our affordable, low down payment mortgage product designed to expand the availability of mortgage financing to creditworthy low-to-moderate-income borrowers.</p> <ul style="list-style-type: none"> • Y = Yes • Null = No
Initial Fixed-Rate Period	For an adjustable-rate mortgage loan, the number of months between the first full month the mortgage loan accrues interest and the initial interest rate change date.	Not applicable to CAS
Initial Interest Rate Cap Up Percent	For an adjustable-rate mortgage loan, the maximum percentage points the interest rate can adjust upward at the initial interest rate change date.	Not applicable to CAS
Interest Only Indicator	An indicator that denotes if the mortgage loan is an interest-only loan, in which during an initial period of time, no scheduled principal payment is due on the mortgage loan, and the borrower's required monthly payment is set at an amount sufficient to pay only the interest due.	<ul style="list-style-type: none"> • Y = Yes • N = No
Interest Rate Adjustment Frequency	For an adjustable-rate mortgage loan, the number of months between scheduled rate changes. For loans with an Initial Fixed-Rate Period, the number of months between subsequent rate adjustments.	Not applicable to CAS



Data Element	Description	Notes
Last Paid Installment Date	The due date of the last paid installment that was collected for the mortgage loan.	The day value defaults to "01."
Lifetime Interest Rate Cap Up Percent	For an adjustable-rate mortgage loan, the maximum percentage points that the interest rate can adjust upward over the life of the loan relative to the initial interest rate.	Not applicable to CAS
Loan Age	The number of calendar months since the mortgage loan's origination date. For purposes of calculating this data element, origination means the date on which the first full month of interest begins to accrue.	
Loan Holdback Indicator	An indicator that denotes if a loan has been moved temporarily into a 'hold' status to allow Fannie Mae to further evaluate unique situations that may otherwise result in a credit event or loan removal. Such situations may include loans with reported data anomalies, loans currently in forbearance due to a natural disaster or loans refinanced under the High LTV program that will continue to be included in the reference pool.	<ul style="list-style-type: none"> • Y = Yes (current) • N = No (previously in loan hold but no longer in loan hold status) • Null = Has not been classified under loan hold status.
Loan Holdback Effective Date	The date of the latest Loan Holdback indicator change.	
Loan Identifier	A unique identifier for the mortgage loan.	The Loan Identifier does not correspond to other mortgage loan identifiers found in existing Fannie Mae disclosures.
Loan Payment History	The coded string of values that describes the payment performance of the loan over the most recent 24 months. The most recent month is located to the right.	<p>For mortgage loans removed from the reference pool, this field will be blank.</p> <ul style="list-style-type: none"> • 00 = Current • 01 = 30–59 Days • 02 = 60–89 Days • 03 = 90–119 Days • 04 = 120-149 Days • 05 = 150-179 Days



Data Element	Description	Notes
		<ul style="list-style-type: none"> • 06 = 180-209 Days, etc. • XX = Unknown
Loan Purpose	An indicator that denotes whether the mortgage loan is either a refinance mortgage or a purchase money mortgage. Purpose may be the purchase of a new property or refinance of an existing lien (with cash out or with no cash out).	<ul style="list-style-type: none"> • Cash-out Refinance • No Cash-out Refinance • Purchase • Refinance-Not specified
Master Servicer	Fannie Mae	
Maturity Date	The month and year in which a mortgage loan is scheduled to be paid in full as defined in the mortgage loan documents.	For a mortgage loan that has been modified, the maturity date will be updated to reflect the modified terms, if applicable.
Metropolitan Statistical Area (MSA)	The numeric Metropolitan Statistical Area Code for the property securing the mortgage loan. MSAs are established by the US Office of Management and Budget. An area usually qualifies as an MSA if it is defined by the Bureau of the Census as an urbanized area and has a population of 50,000 or more in a total metropolitan area of at least 100,000. An MSA may consist of one or more counties.	If the property is not in a designated MSA, the value will default to "00000."
Miscellaneous Holding Expenses and Credits*	Expenses and credits associated with holding the property post foreclosure, including Homeowners Association and other dues; flood, hazard, and MI premiums and refunds; rental income; and title insurance costs.	This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.
Modification Flag	An indicator that denotes if the mortgage loan has been modified.	The Modification Flag will be set to "Y" once a mortgage loan has been modified. Given the various mortgage loan modification programs available to borrowers, a mortgage loan could be modified more than once. Although the Modification Flag is already set to "Y" from the first modification, changes related to a subsequent modification will be reflected in the data.



Data Element	Description	Notes
		<ul style="list-style-type: none"> • Y = Yes • N = No
Monthly Reporting Period	The month and year that pertains to the servicer's cut-off period for mortgage loan information.	
Months to Amortization for Interest Only Products	For an interest-only mortgage loan, the number of months remaining until the mortgage loan begins to amortize.	
Mortgage Insurance Cancellation Indicator	An indicator that denotes if the mortgage insurance (MI) has been cancelled since origination.	<ul style="list-style-type: none"> • Y = MI has been cancelled • N = MI has not been cancelled • NA = Not Applicable (never had MI)
Mortgage Insurance Type	The entity that is responsible for the Mortgage Insurance premium payment.	<ul style="list-style-type: none"> • 1 = Borrower Paid • 2 = Lender Paid • 3 = Investor Paid • Null = No MI (applicable to Group 1 deals only)
Mortgage Margin	For an adjustable-rate mortgage loan, the rate that is added to the index value to establish the new interest rate (after applying all applicable caps and floors) accruing on the loan at each interest rate change date.	Not applicable to CAS
Net Sales Proceeds	Total cash received from the sale of the property net of any applicable selling expenses, such as fees and commissions, allowable for inclusion under the terms of the property sale, as currently reported on the HUD-1 or other settlement statement.	This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.
Next Interest Rate Change Date	For an adjustable-rate mortgage loan, the next date on which the interest rate for a loan is subject to change.	Not applicable to CAS
Non-Interest Bearing UPB	A portion of the UPB that will not accrue interest.	



Data Element	Description	Notes
Number of Borrowers	The number of individuals obligated to repay the mortgage loan.	
Number of Units	The number of units comprising the related mortgaged property (one, two, three, or four).	
Occupancy Type	An indicator that denotes whether the mortgage loan, at its origination date, is secured by a principal residence, second home or investment property.	<ul style="list-style-type: none"> • Investor • Principal • Second
Original Combined Loan to Value Ratio (CLTV)	A ratio calculated at the time of origination for a mortgage loan. The CLTV reflects the loan-to-value ratio inclusive of all loans secured by a mortgaged property on the origination date of the underlying mortgage loan.	This field is calculated by adding together (i) the original loan amount of the first lien mortgage loan, (ii) the amount then currently drawn on a home equity line of credit as of the origination date of the underlying mortgage loan, and (iii) the outstanding principal balance of any other subordinate mortgage loan as of the origination date of the underlying mortgage loan, and dividing the resulting sum by the lower of (x) the sales price of the mortgaged property and (y) the value of the mortgaged property.
Original Debt to Income Ratio	A ratio calculated at origination derived by dividing the borrower's total monthly obligations (including housing expense) by his or her stable monthly income. This calculation is used to determine the mortgage amount for which a borrower qualifies.	
Original Interest Rate	The original interest rate on a mortgage loan as identified in the original mortgage note.	
Original List Price	The initial price at which a real property is offered for sale by the property seller.	
Original List Start Date	The agreed upon date, between a property seller and a broker, authorizing the broker to begin the process to procure a buyer or tenant for the property seller's real property.	



Data Element	Description	Notes
Original Loan Term	The number of months in which regularly scheduled borrower payments are due under the terms of the related mortgage documents.	
Original Loan to Value Ratio (LTV)	A ratio calculated at the time of origination for a mortgage loan. The Original LTV reflects the loan-to-value ratio of the loan amount secured by a mortgaged property on the origination date of the underlying mortgage loan.	This field is calculated by dividing the original loan amount by either (1) in the case of a purchase, the lower of the sales price of a mortgaged property or its value at the time of the sale, or (2) in the case of a refinancing, the value of the mortgaged property at the time of refinancing.
Original UPB	The original amount of the mortgage loan as indicated by the mortgage documents.	Values disclosed will be rounded.
Origination Channel	Channel refers to the three options listed below: <ul style="list-style-type: none"> • Retail (R) • Correspondent (C) • Broker (B) 	
Origination Date	The date of the note.	
Other Foreclosure Proceeds	Amounts, other than sale proceeds, received by Fannie Mae following foreclosure of a property, including redemption proceeds received from the mortgagor.	This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.
Next Payment Change Date	For an adjustable-rate mortgage loan, the next date on which the payment amount due from the borrower is subject to change.	Not applicable to CAS
Periodic Interest Rate Cap Up Percent	For an adjustable-rate mortgage loan, the maximum percentage points the interest rate can adjust upward at each interest rate change date after the initial interest rate change date.	Not applicable to CAS



Data Element	Description	Notes
Prepayment Premium Mortgage Flag	An indicator that denotes if the obligor is subject to a prepayment premium when voluntarily prepaying the mortgage loan.	<ul style="list-style-type: none"> • Y = Yes • N = No
Principal Forgiveness Amount	A reduction of the UPB owed on a mortgage by a borrower that is formally agreed to by the lender and the borrower, usually in conjunction with a loan modification.	
Primary Mortgage Insurance Percent	The original percentage of mortgage insurance coverage obtained for an insured conventional mortgage loan and used following the occurrence of an event of default to calculate the insurance benefit, as defined by the underlying master primary insurance policy.	
Product Type	An indicator that denotes whether a mortgage loan is a fixed-rate or adjustable-rate mortgage.	<ul style="list-style-type: none"> • ARM • FRM
Property Inspection Waiver Indicator	An indicator that denotes if the appraisal requirement for a mortgage loan has been waived.	<ul style="list-style-type: none"> • Y = Yes • Null = No
Property Preservation and Repair Costs	The expenses associated with securing and preserving the property including two major categories: maintenance and repairs. Maintenance costs are associated with preserving the property through normal upkeep, while repairs are associated with either avoiding deterioration of the asset or a marketing decision to help maximize sales proceeds upon final disposition.	This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.
Property State	A two-letter abbreviation indicating the state or territory within which the property securing the mortgage loan is located.	
Property Type	An indicator that denotes whether the property type secured by the mortgage loan is a condominium (CONDO), co-operative (CO-OP), planned urban development (PUD), manufactured home (MH), or single-family home (SF).	<ul style="list-style-type: none"> • Condo • Co-Op • PUD • MH • SF



Data Element	Description	Notes
Reference Pool ID	A unique identifier for the reference pool.	
Relocation Mortgage Indicator	An indicator that denotes whether or not the type of mortgage loan is a relocation mortgage loan, made to borrowers whose employers relocate their employees.	<ul style="list-style-type: none"> • Y = Yes • N = No
Remaining Months to Legal Maturity	The number of calendar months remaining until the mortgage loan is due to be paid in full based on the maturity date as defined in the mortgage documents.	
Repurchase Date	The date on which a Reversed Credit Event Reference Obligation occurs with respect to a loan.	
Repurchase Make Whole Proceeds	Amounts received by Fannie Mae under the terms of our representation and warranty arrangements for the repurchase of the mortgage loan or the subject property or loss reimbursement subsequent to property disposition.	<p>Includes make whole proceeds associated with mortgage loans that were part of a bulk settlement.</p> <p>This field will be populated based on the individual deal claims and reporting timeline after the disclosed Disposition Date of the mortgage loan or the subject property.</p>
Scheduled Principal Current	The minimum principal payment the borrower is obligated to pay for the corresponding reporting period, based on the terms provided in the related mortgage loan documents, provided that the payment is collected from the borrower by the servicer and reported to Fannie Mae for the corresponding reporting period.	<p>The scheduled principal amount may be affected by changes to the amortization schedule resulting from prior period borrower prepayments of principal (e.g., unscheduled principal payments), advanced scheduled payments, delinquency status of the loan, or corrections of previously made errors related to principal payments.</p> <p>Not applicable to CIRT.</p>
Seller Name	The name of the entity that delivered the mortgage loan to Fannie Mae.	For sellers whose combined loans' contribution to the At Issuance UPB represents less than 1% of the total At Issuance reference pool UPB, the file will reflect "Other".



Data Element	Description	Notes
Servicing Activity Indicator	An indicator that denotes a change in servicing activity during the corresponding reporting period.	<p>This indicator is designed to identify changes that have generally occurred to the primary servicer or sub-servicing arrangement for the reference loan. Not all mortgage loans identified with this indicator require specific action on the part of the respective borrower or co-borrower.</p> <ul style="list-style-type: none"> • Y = Yes • N = No
Servicer Name	The name of the entity that serves as the primary servicer of the mortgage loan.	For servicers whose combined loans' contribution to the At Issuance UPB represents less than 1% of the total At Issuance reference pool UPB, the file will reflect "Other".
Total Principal Current	The change between the prior reporting period's disclosed Current Actual UPB and the current reporting period's disclosed Current Actual UPB.	The total principal amount may be affected by corrections of previously made errors related to principal payments.
Unscheduled Principal Current	The principal amount received in excess of the scheduled principal payment collected from the borrower by the servicer and reported to Fannie Mae for the corresponding reporting period.	<p>The unscheduled principal amount may be affected by corrections of previously made errors related to principal payments.</p> <p>Not applicable to CIRT.</p>
UPB at Issuance	The unpaid principal balance of the loan as of the cut-off date of the reference pool.	
UPB at the Time of Removal from the Reference Pool	The unpaid principal balance of the loan at the time of removal from the reference pool.	
Zero Balance Code	A code indicating the reason the loan's balance was reduced to zero or experienced a credit event.	<ul style="list-style-type: none"> • 01 = Prepaid or Matured • 02 = Third Party Sale



Data Element	Description	Notes
		<ul style="list-style-type: none"> • 03 = Short Sale • 06 = Repurchased • 09 = Deed-in-Lieu, REO Disposition • 15 = Note Sale • 16 = Reperforming Loan Sale • 96 = Removal (non-credit event) <p>Applies to all CAS deals prior to and including 2015-C03:</p> <ul style="list-style-type: none"> • 97 = Delinquency (credit event due to D180) • 98 = Other Credit Event
Zero Balance Code Change Date	The most recent date in which a loan status change was identified, resulting from corresponding change to the Zero Balance Code.	
Zero Balance Effective Date	Date on which the mortgage loan balance was reduced to zero.	
Zip Code Short	Limited to the first three digits of the code designated by the U.S. Postal Service where the subject property is located.	

⁽¹⁾ FICO Score 5 (formerly known as Equifax Beacon® 5.0) is a version of the FICO score produced from software developed by the Fair Isaac Corporation and generated by Equifax Inc., one of the three major credit repositories. The classic FICO credit score, referred to in Fannie Mae's *Selling Guide*, is a generic term used to describe the following versions of FICO score: FICO 5, Experian®/Fair Isaac Risk Model V2SM, and TransUnion FICO® Risk Score, Classic 04. FICO scores assess a borrower's risk of 90+ day delinquency within 24 months.