

Freddie Mac
Implementation Guide for Loan Delivery Data

Appendix A - Freddie Mac XML Data Requirements

Phase 3

Document Version 4.2.4

Issued: December 13, 2016

Updated: July 2, 2019

This specification relates to the Uniform Mortgage Data Program[®], an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.

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Overview

In July 2012, under the direction of the Federal Housing Finance Agency (FHFA), Freddie Mac and Fannie Mae (the GSEs) implemented a unified set of loan delivery data requirements that integrated each GSE's loan delivery processes and business policies. The result was a joint loan delivery file interface known as the Uniform Loan Delivery Dataset (ULDD) specification, which is based on the Mortgage Industry Standards Maintenance Organization (MISMO) Version 3.0 (v3.0) Reference Model, an eXtensible Markup Language (XML) schema file. Since then, the GSEs published the ULDD Phase 3 Requirements on December 13, 2016. Subsequent revisions to the ULDD Phase 3 requirements were published in the Appendix D - Freddie Mac XML Data Requirements Reference Tool on 3/28/17, 6/27/17, 11/7/17, 2/21/18 7/10/18, 10/26/18, 11/20/2018, 5/14/19 and 5/29/2019. Delivery of ULDD Phase 3 requires the use of extension containers to the MISMO v3.0.0 reference model. A copy of the MISMO v3.0 Reference Model and ULDD Phase 3 Extension Schema can be found in Appendix E (http://www.freddiemac.com/singlefamily/sell/docs/Appendix_E_MISMO_Reference_Model_and_ULDD_Phase_3_Extension_Schema.zip).

This version of the ULDD Phase 3 requirements, located in Tab 9A1-ULDD 5-14-19, Re-issued 7-2-2019, contains revisions to existing ULDD data points. A subset of the complete requirements that were introduced with Phase 3 or require revisions in Phase 3 are contained in Tab 9B-ULDD Phase 3 Only. The complete Phase 3 requirements are provided on Tab 10-Phase 3 Complete Mandate 5-20-2019. Lenders and technology solution providers should assess the requirements to determine the impacts on their systems to prepare for their Phase 3 deliveries. Use the Sort ID column to reconcile changes to specific requirements from earlier versions of the specification.

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19	F11/13SF Equivalent 7-23-2012 Mandate (Version FRE 1.0.4)

ULDD Phase 3 Implementation Key Dates

* **January 1, 2019 - GSE Application Received Date**

* **March 25, 2019 - Loan Selling Advisor® updated: New Escrow Item Types announced July 2018 may be imported or delivered in Loan Selling Advisor®**

* **May 20, 2019 - GSE Phase 3 Mandate: Loans having an Application Received Date on or after January 1, 2019, and delivered to Freddie Mac on or after May 20, 2019 must meet the ULDD Phase 3 requirements.**

Summary of New Data Points in ULDD Phase 3

ULDD Phase 3 requirements contain the addition of 30 new data points summarized in the table below, as well as several revisions to existing ULDD data points.

Sort ID	MISMO Data Point Name	ULDDS Conditionality	FRE Conditionality
86	PropertyValuationFormTypeOtherDescription	CI	CR
233	ENoteIndicator	CR	CR
258.1	BiweeklyComparableMonthlyMaturityDate	CI	CR
363	EscrowBalanceAmount	CR	CR
398.1	WarehouseLenderIndicator	CI	R
400.1	InvestorLoanIdentifier	CI	O
403.1	LoanIdentifier	CR	CR
403.2	LoanIdentifierType	CR	CR
513.1	LoanAffordableIndicator	CR	CR
608.1	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	CR	CR
608.2	HMDAGenderRefusalIndicator	CR	CR
608.3	HMDAGenderType	CR	CR
609.1	HMDAEthnicityType	CR	CR
609.2	HMDAEthnicityOriginType	CR	CR
609.3	HMDAEthnicityOriginTypeOtherDescription	CR	CR
609.4	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	CR	CR
609.5	HMDAEthnicityRefusalIndicator	CR	CR
610.1	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	CR	CR
610.2	HMDARaceRefusalIndicator	CR	CR
610.21	HMDARaceDesignationOtherAsianDescription	CR	CR
610.22	HMDARaceDesignationOtherPacificIslanderDescription	CR	CR
610.3	HMDARaceDesignationType	CR	CR

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Sort ID	MISMO Data Point Name	ULDDS Conditionality	FRE Conditionality
610.5	HMDARaceType	CR	CR
610.6	HMDARaceTypeAdditionalDescription	CR	CR
641.3	PartyRoleType	CR	CR
641.4	PartyRoleTypeOtherDescription	CR	CR
641.5	TaxpayerIdentifierType	CR	CR
641.6	TaxpayerIdentifierValue	CR	CR
650.1	PartyRoleIdentifier	CR	CR

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Revision Summary	
<ul style="list-style-type: none"> • Update to Phase 3 Requirements (31) <ul style="list-style-type: none"> ◊ FRE Implementation Notes (19): Sort IDs 24, 41, 67, 151, 152, 153, 154, 155, 172, 173, 174, 175, 176, 363, 576, 577, 578, 591.1, 599 ◊ FRE Conditionality Details (5): Sort IDs 67, 151, 172, 175, 363 ◊ Enumeration Additions (4): Sort IDs 364, 365, 404, 591.1 ◊ Enumeration Modification (1): Sort ID 591.1 ◊ FRE Conditionality (1): Sort ID 67 ◊ ULDDS Conditionality (1): Sort ID 67 • Corrections to Documentation (9) <ul style="list-style-type: none"> ◊ Removed from Tab 9B (1): Sort ID 225 ◊ Loan Selling Advisor Screen Name (8): Sort IDs 233, 378, 401, 402, 403, 403.2, 641.5, 641.6 • Specification Changes -- Effective February 6, 2019 <ul style="list-style-type: none"> ◊ Implementation Notes (2): Sort IDs 24, 41 • Specification Changes -- Effective March 25, 2019 <ul style="list-style-type: none"> ◊ Enumeration Additions (27): Sort IDs 364, 365 	<ul style="list-style-type: none"> • Specification Changes -- Effective May 1, 2019 <ul style="list-style-type: none"> ◊ FRE Conditionality Details (1): Sort ID 363 ◊ FRE Implementation Notes (4): Sort IDs 363, 576, 577, 578 • Specification Changes -- Effective May 29, 2019 <ul style="list-style-type: none"> ◊ Enumeration Deletions (2): Sort ID 591.1 (2320, 5042) • Specification Changes -- Effective June 24, 2019 <ul style="list-style-type: none"> ◊ Enumeration Additions (28): Sort ID 591.1 ◊ Enumeration Additions (1): Sort ID 404 ◊ FRE Implementation Notes (1): Sort ID 591.1 • Specification Changes -- Effective July 1, 2019 <ul style="list-style-type: none"> ◊ ULDDS Conditionality (1): Sort ID 67 ◊ FRE Implementation Notes (2): Sort IDs 89, 599 • Specification Changes -- Effective July 29, 2019 <ul style="list-style-type: none"> ◊ Enumeration Additions (12): Sort ID 591.1
<ul style="list-style-type: none"> • Update to Phase 3 Requirements (31) <ul style="list-style-type: none"> ◊ FRE Implementation Notes (19): Sort IDs 24, 41, 67, 151, 152, 153, 154, 155, 172, 173, 174, 175, 176, 363, 576, 577, 578, 591.1, 599 ◊ FRE Conditionality Details (5): Sort IDs 67, 151, 172, 175, 363 ◊ Enumeration Additions (4): Sort IDs 364, 365, 404, 591.1 ◊ Enumeration Modification (1): Sort ID 591.1 ◊ FRE Conditionality (1): Sort ID 67 ◊ ULDDS Conditionality (1): Sort ID 67 • Corrections to Documentation (9) <ul style="list-style-type: none"> ◊ Removed from Tab 9B (1): Sort ID 225 ◊ Loan Selling Advisor Screen Name (8): Sort IDs 233, 378, 401, 402, 403, 403.2, 641.5, 641.6 • Specification Changes -- Effective February 6, 2019 <ul style="list-style-type: none"> ◊ Implementation Notes (2): Sort IDs 24, 41 • Specification Changes -- Effective March 25, 2019 <ul style="list-style-type: none"> ◊ Enumeration Additions (27): Sort IDs 364, 365 	<ul style="list-style-type: none"> • Specification Changes -- Effective May 1, 2019 <ul style="list-style-type: none"> ◊ FRE Conditionality Details (1): Sort ID 363 ◊ FRE Implementation Notes (4): Sort IDs 363, 576, 577, 578 • Specification Changes -- Effective May 29, 2019 <ul style="list-style-type: none"> ◊ Enumeration Deletions (2): Sort ID 591.1 (2320, 5042) • Specification Changes -- Effective June 24, 2019 <ul style="list-style-type: none"> ◊ Enumeration Additions (28): Sort ID 591.1 ◊ Enumeration Additions (1): Sort ID 404 ◊ FRE Implementation Notes (1): Sort ID 591.1 • Specification Changes -- Effective July 1, 2019 <ul style="list-style-type: none"> ◊ ULDDS Conditionality (1): Sort ID 67 ◊ FRE Implementation Notes (1): Sort ID 599 • Specification Changes -- Effective July 29, 2019 <ul style="list-style-type: none"> ◊ Enumeration Additions (12): Sort ID 591.1
<ul style="list-style-type: none"> • Update to Phase 3 Requirements (27) <ul style="list-style-type: none"> ◊ FRE Conditionality Details (4): Sort IDs 332.1, 332.2, 337.1, 363 ◊ FRE Implementation Notes (21): Sort IDs 24, 42, 50, 65, 83 (2), 91, 92 (2), 151, 172, 195 (2), 255, 312, 320, 363, 401, 429, 576, 578 ◊ Enumeration Additions (1): Sort ID 591.1 ◊ ULDDS Format (1): Sort ID 403 • Tab 12-Phase 3 Additional Implementation Notes <ul style="list-style-type: none"> ◊ FRE Implementation Notes (2): Sort IDs 255, 320 	<ul style="list-style-type: none"> • Specification Changes -- Effective March 2019 <ul style="list-style-type: none"> ◊ Enumeration Additions (27): Sort IDs 364, 365 • Specification Changes -- Effective date to be determined <ul style="list-style-type: none"> ◊ Enumeration Addition (1): Sort ID 591.1 ◊ Enumeration Definition Modification (1): Sort ID 591.1 • Specification Changes -- Effective on May 1, 2019 <ul style="list-style-type: none"> ◊ FRE Implementation Notes (6): Sort IDs 83, 91, 92, 195, 255, 320

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Revision Summary	
<ul style="list-style-type: none"> • Update to Phase 3 Requirements (65) <ul style="list-style-type: none"> ◊ Enumeration Additions (29): Sort IDs 364, 365, 591.1 ◊ Enumeration Deletions (3): Sort ID 451, 591.1 ◊ FRE Conditionality Details (10): Sort IDs 43, 45, 46, 157, 221, 247, 251, 366, 576, 578 ◊ FRE Implementation Notes (20): Sort IDs 42, 67, 80, 172, 173, 175, 221, 222, 233, 291, 292, 363, 429, 430, 451, 573, 576, 577, 578, 641.6 ◊ FRE Additional Implementation Notes (3): Sort IDs 157, 158, 385 	<ul style="list-style-type: none"> • Loan Selling AdvisorSM Screen (2): Sort IDs 641.5, 641.6 • Specification Changes -- Effective date to be determined (TBD) <ul style="list-style-type: none"> ◊ Enumeration Additions (29): Sort ID 364, 365, 591.1 ◊ Enumeration Deletion (1): Sort ID 591.1
<ul style="list-style-type: none"> • Update to Phase 3 Requirements <ul style="list-style-type: none"> ◊ Mandate Date Specified: 5/20/19 ◊ Application Received Date: 1/1/2019 	<ul style="list-style-type: none"> • Loan Selling Advisor Screen (2): Sort IDs 567, 568
<ul style="list-style-type: none"> • Update to Phase 3 Requirements (69) <ul style="list-style-type: none"> ◊ Enumeration Additions (2): Sort ID 152, 175 ◊ FRE Conditionality Details (14): Sort IDs 247, 251, 322, 325, 608.1, 608.2, 608.3, 609.1, 609.4, 609.5, 610.1, 610.2, 610.5, 641.3 ◊ FRE Implementation Notes (23): Sort IDs 322, 325, 328, 376, 591.1, 608.1, 608.2, 608.3, 609.1, 609.2, 609.3, 609.4, 609.5, 610.1, 610.2, 610.21, 610.22, 610.3, 610.5, 610.6, 641.3, 641.4, 641.6 ◊ GSE alignment on ULDDS Conditionality (15): Sort IDs 151, 152, 153, 154, 155, 172, 173, 174, 175, 176, 247, 249, 250, 354, 403 ◊ Loan Selling Advisor Screen Name (15): Sort IDs 608.1, 608.2, 608.3, 609.1, 609.2, 609.3, 609.4, 609.5, 610.1, 610.2, 610.21, 610.22, 610.3, 610.5, 610.6 • Specification Change (1) -- Effective on January 1, 2019 <ul style="list-style-type: none"> ◊ Data Point (1): Sort ID 451 	<ul style="list-style-type: none"> • Container Changes, Tab 7-Cardinality (4) <ul style="list-style-type: none"> ◊ Cardinality Max Change (3): <ul style="list-style-type: none"> · HMDA_ETHNICITY · HMDA_RACE · LOAN_IDENTIFIER ◊ MATURITY_RULE container (1): Repositioned Sort ID 258.1 • Loan Selling AdvisorSM - formerly Selling System -- Effective immediately <ul style="list-style-type: none"> ◊ Reflected in Tabs: 3-Revision Summary, 6-Column Descriptions, 7-Cardinality, 9A-ULDD Update Issued 11-7-2017, 9B-Phase 3 Only, 10-Phase 3 Complete, 11-Phase 3 and Addenda 2012-2017 (where applicable) and 12-Phase 3 Additional Implementation Notes
<ul style="list-style-type: none"> • Update to Phase 3 Requirements (5) <ul style="list-style-type: none"> ◊ Net New Data Points (2): Sort ID 610.21, 610.22 ◊ Enumeration Additions (2): Sort ID 610.3 ◊ Enumeration Deletion (1): Sort ID 610.3 ◊ Remove Data Point (1): Sort ID 610.4 • Update to Phase 3 Data Point Revision -- Effective Date February 26, 2018 <ul style="list-style-type: none"> ◊ Data Points (35): Sort IDs 2, 85, 86, 90, 173, 175, 176, 233, 258.1, 326, 327, 363, 400.1, 403.1, 403.2, 404, 513.1, 591.1, 608.1, 608.2, 608.3, 609.1, 609.2, 609.3, 609.4, 609.5, 610.1, 610.2, 610.3, 610.5, 610.6, 641.3, 641.4, 641.5, 641.6 	<ul style="list-style-type: none"> • Container Changes (9) <ul style="list-style-type: none"> ◊ Cardinality Max Change (5): <ul style="list-style-type: none"> · HMDA_ETHNICITY · HMDA_ETHNICITY_ORIGIN · HMDA_RACE · HMDA_RACE_DESIGNATION · HMDA_RACE_DETAIL ◊ HMDA_RACE_DESIGNATION (3): Removed Sort ID 610.4; Added Sort IDs 610.21, 610.22 ◊ GSE Difference (1): Removed √ from HMDA_RACE container
<ul style="list-style-type: none"> • Update to Phase 3 Requirements (4) <ul style="list-style-type: none"> ◊ Net New Data Point (1): Sort ID 86 ◊ Enumeration Additions (3): Sort IDs 86, 90, 591.1 • Update to FRE Implementation Notes -- Effective March 28, 2017 <ul style="list-style-type: none"> ◊ Implementation Notes (3): Sort IDs 152, 244, 376 • Specification Changes -- Effective June 5, 2017 <ul style="list-style-type: none"> ◊ Data Points (3): Sort IDs 398.1, 650.1, 650.2 	<ul style="list-style-type: none"> • Phase 3 Data Points -- Effective 1Q 2018 <ul style="list-style-type: none"> ◊ Data Points (36): Sort IDs 2, 85, 86, 90, 173, 175, 176, 233, 258.1, 326, 327, 363, 400.1, 403.1, 403.2, 404, 513.1, 591.1, 608.1, 608.2, 608.3, 609.1, 609.2, 609.3, 609.4, 609.5, 610.1, 610.2, 610.3, 610.4, 610.5, 610.6, 641.3, 641.4, 641.5, 641.6 • Specification Change -- Effective Date to Be Determined (TBD) <ul style="list-style-type: none"> ◊ Enumeration (1): Sort ID 451 • Added the ULDDS Conditionality column to Tabs 9 and 10

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<p>• Phase 3 Data Point Changes (28)</p> <ul style="list-style-type: none"> ◊ Net New Data Points (26): Sort IDs 258.1, 398.1, 400.1, 403.1, 403.2, 513.1, 608.1, 608.2, 608.3, 609.1, 609.2, 609.3, 609.4, 609.5, 610.1, 610.2, 610.3, 610.4, 610.5, 610.6, 641.3, 641.4, 641.5, 641.6, 650.1, 650.2 ◊ Activated ULDDS Optional (2): The following Sort IDs, which were optional for both GSEs in Phase 1, are now Conditionally Required in Phase 3: Sort IDs 233, 363 <p>• Phase 3 Requirements (19)</p> <ul style="list-style-type: none"> ◊ Enumeration Additions (6): Sort IDs 2, 173, 176, 327, 404, 451 ◊ Enumeration Clarifications (2): Sort ID 591.1 ◊ Enumeration Deletion (1): Sort ID 85 ◊ Format (3): Sort IDs 321, 351, 476 ◊ Implementation Notes (5): Sort IDs 116, 175, 321, 351, 476 ◊ Enumeration Modifications (2): Sort ID 591.1 <p>• FRE Implementation Notes Changes -- Effective March 2, 2016</p> <ul style="list-style-type: none"> ◊ Selling Guide Cross-Reference (19): Sort IDs 42, 85, 91, 92, 123, 163, 165, 241, 243, 254, 287, 290, 291, 292, 404, 416, 440, 573, 600 <p>• Specification Changes -- Effective October 1, 2017</p> <ul style="list-style-type: none"> ◊ Enumeration Addition (1): Sort ID 451 <p>• Specification Changes -- Effective Date to be Determined (TBD)</p> <ul style="list-style-type: none"> ◊ Data Point Additions (11): Sort IDs 233, 363, 398.1, 513.1, 641.3, 641.4, 641.5, 641.6, 650.1, 650.2 ◊ Enumeration Additions (3): Sort IDs 327, 404, 451 ◊ Cardinality Changes (2): ESCROW; ESCROW_ITEMS; ESCROW_ITEM_DETAIL in Tab 7-Cardinality, removed GSE cardinality difference 	<p>• Container Changes:</p> <ul style="list-style-type: none"> ◊ ULDDS "O" Activation (2): The following containers are conditionally required for Phase 3: <ul style="list-style-type: none"> · LOAN_DETAIL · ESCROW_DETAIL ◊ New MISMO v3.0.0 Containers (10): <ul style="list-style-type: none"> · ROLE/ROLE_DETAIL (for PartyRoleType = "Other") · TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER (for PartyRoleType = "HomeownersAssociation") · ROLE/ROLE_DETAIL (for PartyRoleType = "WarehouseLender") · PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER (for PartyRoleType = "WarehouseLender") ◊ New Extension Containers to the MISMO v3.0.0 Reference Model (25): <ul style="list-style-type: none"> · EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION · EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY · EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN · EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION · EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL · EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION
<p>• Update to Phase 2 8/25/2014 Mandate Requirements (16)</p> <ul style="list-style-type: none"> ◊ Enumeration Additions (1): Sort ID 591.1 ◊ Enumeration Modifications (2): Sort ID 591.1 ◊ FRE Implementation Notes (13): Sort IDs 18, 67, 83, 89, 290, 312, 338, 345, 349, 350, 386, 560, 627 <p>• Update to Phase 2 Additional Implementation Notes (1) -- Effective August 24, 2015</p> <ul style="list-style-type: none"> ◊ FRE Implementation Notes (1): Sort ID 627 	<p>• Specification Changes -- Effective October 3, 2015</p> <ul style="list-style-type: none"> ◊ FRE Implementation Notes (1): Sort ID 312 <p>• Specification Changes -- Effective October 26, 2015</p> <ul style="list-style-type: none"> ◊ FRE Implementation Notes (1): Sort ID 290 <p>• Specification Changes -- Effective on December 14, 2015</p> <ul style="list-style-type: none"> ◊ Enumeration Addition (1): Sort ID 591.1
<p>• Update to Phase 2 8/25/2014 Mandate Requirements (5)</p> <ul style="list-style-type: none"> ◊ FRE Implementation Notes (5): Sort IDs 41, 42, 50, 412, 572 <p>• Specification Changes -- Effective on May 11, 2015</p> <ul style="list-style-type: none"> ◊ Enumeration Additions (1): Sort ID 404 	<p>• Update to Phase 2 Additional Implementation Notes (1)</p> <ul style="list-style-type: none"> ◊ FRE Implementation Notes (1): Sort ID 85

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<ul style="list-style-type: none"> • Update to Phase 2 8/25/2014 Mandate Requirements (14) <ul style="list-style-type: none"> ◊ Enumeration Additions (3): Sort ID 404 ◊ Enumeration Deletion (1): Sort ID 404 ◊ Enumeration Deletions (5): Sort ID 591.1 ◊ Enumeration Definition Modifications (3): Sort ID 591.1 ◊ FRE Implementation Notes (2): Sort IDs 525, 534 • Specification Changes -- Effective on November 24, 2014 <ul style="list-style-type: none"> ◊ Enumeration Deletion (1): Sort ID 404 	<ul style="list-style-type: none"> • Specification Changes -- Effective on December 15, 2014 <ul style="list-style-type: none"> ◊ Enumeration Deletions (5): Sort ID 591.1 ◊ Enumeration Definition Modifications (3): Sort ID 591.1 • Specification Changes -- Effective on March 23, 2015 <ul style="list-style-type: none"> ◊ Enumeration Additions (2): Sort ID 404 • Specification Changes -- Effective on May 5, 2015 <ul style="list-style-type: none"> ◊ FRE Implementation Notes (2): Sort IDs 525, 534 • Specification Changes -- Effective date to be determined (TBD) <ul style="list-style-type: none"> ◊ Enumeration Addition (1): Sort ID 404
<ul style="list-style-type: none"> • Update to Phase 2 8/25/2014 Mandate Requirements (24) <ul style="list-style-type: none"> ◊ Enumeration Additions (1): Sort ID 414 ◊ Enumeration Deletions (3): Sort IDs 113, 413, 414 ◊ FRE Conditionality (1): Sort ID 208 ◊ FRE Conditionality Details (2): Sort ID 325, 591.1 ◊ FRE Implementation Notes (18): Sort IDs 24, 113, 138, 149, 150, 208, 244, 256, 257, 290, 291, 292, 293, 312, 385, 440, 511, 525 • Specification Changes -- Effective July 28, 2014 <ul style="list-style-type: none"> ◊ FRE Conditionality Details (1): Sort ID 325 	<ul style="list-style-type: none"> • Specification Changes -- Effective on October 20, 2014 <ul style="list-style-type: none"> ◊ Enumeration Addition (1): Sort ID 414 ◊ Enumeration Deletion (1): Sort ID 414 • Specification Changes -- Effective on January 1, 2015 <ul style="list-style-type: none"> ◊ Enumeration Deletion (1): Sort ID 113 ◊ FRE Implementation Note (1): Sort ID 113 • Specification Changes -- Effective on May 5, 2015 <ul style="list-style-type: none"> ◊ Enumeration Deletion (1): Sort ID 413 ◊ FRE Implementation Notes (2): Sort IDs 511, 525
<ul style="list-style-type: none"> • Update to Phase 2 8/25/2014 Mandate Requirements (9) <ul style="list-style-type: none"> ◊ Enumeration Additions (1): Sort ID 591.1 ◊ FRE Conditionality Details (3): Sort IDs 251, 580, 591.1 ◊ FRE Implementation Notes (5): Sort IDs 43, 45, 46, 77, 591.1 	<ul style="list-style-type: none"> • Specification Changes -- Effective on the Phase 2 - Mandate Date 8/25/2014 <ul style="list-style-type: none"> ◊ Enumerations (1): Sort ID 591.1 -- clarified enumerations
<p>In this version, the majority of the modifications to conditionality details involve changing the language for expressing whether or not the borrower is an individual by using the presence or absence of Sort ID 545-LegalEntityType. Additionally, the conditionality for borrower data points that are required only for individual borrowers has been updated.</p> <ul style="list-style-type: none"> • Update to Phase 2 8/25/2014 Mandate Requirements (49) <ul style="list-style-type: none"> ◊ Data Point Deletions (2): Sort IDs 403.1, 458.1 ◊ Enumeration Additions (5): Sort IDs 152, 175, 404, 591.1 (2) ◊ Enumeration Deletions (2): Sort ID 546 ◊ FRE Conditionality Details (20): Sort IDs 172, 175, 540-544, 567, 568, 573, 576, 578, 580, 582, 583, 590, 591.1, 597, 598, 600 ◊ FRE Implementation Notes (20): Sort IDs 42, 77, 78, 85, 172, 208, 218, 287, 312, 322, 544, 545, 580, 582, 591.1, 608-610, 613, 687 • Selling System Screen (3): Sort IDs 194, 442, 516 	<ul style="list-style-type: none"> • Correction to Documentation (no change to requirements) (5) <ul style="list-style-type: none"> ◊ Implementation Note (1): Sort ID 172 ◊ Enumeration (1): Sort ID 173 ◊ Tab 7-Cardinality-Row 141 (3) -- Min values for all phases should be "0" ◊ Removed Roman numerals from workbook: Changed Phase I to Phase 1; Phase IB to 1B and Phase II to Phase 2. • Specification Changes -- Effective immediately <ul style="list-style-type: none"> ◊ ULDDS Format (2): Sort IDs 18, 560 • Specification Changes -- Effective October 21, 2013 <ul style="list-style-type: none"> ◊ Enumeration Addition (1): Sort ID 404

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Tab 3 - Revision Summary

Revision Summary	
<p>• Update to Phase 2 8/25/2014 Mandate Requirements. These requirements are presented in the following tabs:</p> <ul style="list-style-type: none"> ◊ As a correction to the XPath for Sort ID 591.1 in Tab 7-<i>Cardinality</i>. ◊ As an additional enumeration for Sort ID 414 in Tab 8-<i>Enumerations</i>. ◊ As a stand-alone set of 7 changes in new Tab 9-<i>ULDD Addendum Issued 3-26-2013</i>. These changes are indicated by a "Data Point Revision Effective Date" of 8/25/2014. ◊ As incorporated into the complete Phase II ULDD in Tab 10-<i>Phase II Complete Mandate 08-25-2014</i>. Changes announced on 12/13/2012 have been retained for reference in Tab 12-<i>Phase II Requirements Issued 12-13-2012</i>. <p>• Update to Phase 1 7/23/2012 Mandate Requirements. These requirements are presented in the following tabs:</p> <ul style="list-style-type: none"> ◊ As a stand-alone set of 11 changes in new Tab 9-<i>ULDD Addendum Issued 3-26-2013</i>. These changes are indicated by a "Data Point Revision Effective Date" prior to 8-25-2014. ◊ As incorporated into a new integrated complete Phase I tab in Tab 13- <i>Phase I Complete</i>. <p>• Documentation Corrections</p> <ul style="list-style-type: none"> ◊ Tab 7-Cardinality - Correction to XPath for Sort ID 591.1 ◊ Tab 8-Enumerations - Included "MergedData" for Sort ID 583 	<p>• Specification Changes -- Effective immediately</p> <ul style="list-style-type: none"> ◊ Conditionality Details (2): Sort IDs 82, 208 ◊ Implementation Notes (10): Sort IDs 77, 78, 208, 292, 416, 525, 534, 548, 582, 641.1 <p>• Specification Changes -- Effective April 1, 2013</p> <ul style="list-style-type: none"> ◊ Enumeration Additions (1): Sort ID 414 <p>• Specification Changes -- Effective on the Phase 2 - Mandate Date 8/25/2014</p> <ul style="list-style-type: none"> ◊ ULDD Conditionality (3): Sort IDs 126, 131, 473 ◊ FRE Conditionality (3): Sort IDs 126, 131, 473 ◊ FRE Conditionality Details (4): Sort IDs 126, 131, 473, 591.1 ◊ FRE Implementation Notes (9): Sort IDs 215, 244, 287, 311, 312, 335, 463, 582, 591.1 ◊ Cardinality Change (2): Rows 116, 117 in Tab 7-<i>Cardinality</i> ◊ Enumeration Documentation Update (1): Sort ID 591.1 -- included all valid values in Tab 8-<i>Enumerations</i> ◊ Format (1): Sort ID 293
<p>• Communication of Phase 2 08/25/2014 Mandate Requirements. These requirements are presented in two formats:</p> <ul style="list-style-type: none"> ◊ As a stand-alone set of changes in Tab 9-<i>ULDD Addendum Issued (03-26-2013)</i>, and ◊ As incorporated into the complete ULDD dataset in Tab 10-<i>Phase 2 Complete Mandate (08-25-2014)</i>. <p>• Modified Document Formatting: (See Tab 4-<i>Tab Format Revision Log</i> for details).</p> <ul style="list-style-type: none"> ◊ Added Sort ID References: All data points included in "FRE Conditionality Details" columns are now preceded by the Sort ID to avoid any ambiguity about which data point is being referenced. ◊ Relocated Form 11/13SF Requirements: The Form 11/13SF equivalent ULDD requirements (for loans with Application Received Dates prior to 12/1/2011) have been moved to Tab 16-<i>F11/13SF Equivalent</i>. ◊ Relocated Lengthy Implementation Notes: Lengthy implementation notes have been moved out of the body of the specification in Tabs 10 and 12 to a new Tab 11-<i>Phase 2 Additional Implementation Notes</i> and replaced with a note referring users to Tab 11. ◊ Included Cardinality Specifications: The cardinality specifications normally presented in earlier versions of <i>Appendix A</i> are now included in this document in Tab 7-<i>Phase 2 Cardinality</i>. The old format of <i>Appendix A</i> is being retired. ◊ Expanded Enumerations tab: In previous versions, only those data points with more than 15 enumerations were included in the Enumerations tab. The revised tab lists, in Sort ID order, all FRE-Supported enumerations that have been valid for ULDD since v1.0.4 dated 1/31/2012 (Phase 1), with the date in which they were added, modified, or deleted. This list can also be sorted in alphabetical order by either data point or enumeration. 	<p>• Container Changes (15):</p> <ul style="list-style-type: none"> ◊ ULDD "O" Activations (6). The following containers, which were "Neither Required Nor Expected" for Phase 1 and 1B, are now either required or conditionally required for Phase 2: <ul style="list-style-type: none"> · MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL · BUYDOWN_RULE · EMPLOYERS/EMPLOYER/EMPLOYMENT ◊ Net New (10): <ul style="list-style-type: none"> · LOAN/EXTENSION/OTHER/LOAN_EXTENSION/CONTRACT_VARIANCES/CONTRACT_VARIANCE · LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION · BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DET <p>AIL</p> <ul style="list-style-type: none"> ◊ Cardinality Changes (3): <ul style="list-style-type: none"> · FORM_SPECIFIC_CONTENT: Decrease MAX from 2 to 1 · INTEREST_ONLY: Increase MAX from 0 to 1 · MODIFICATION: Decrease MAX from 3 to 1 <p>• Selling System Screen Name Changes:</p> <ul style="list-style-type: none"> ◊ Corrected heading from Product Information to Note Information(5): 147, 148, 149, 150, 215. :
<p>• Data Point Changes</p> <ul style="list-style-type: none"> ◊ Net New Data Points (3): Sort IDs 403.1, 458.1, 591.1 ◊ Activated ULDD Optionals (15): The following Sort IDs, which were optional for both GSEs in Phase 1, are now Required or Conditionally Required by one of the GSEs: Sort IDs 33, 85, 147, 148, 149, 150, 194, 244, 287, 293, 312, 580, 596, 599, 600 ◊ Activated FRE Optionals (1): The following Sort ID, which was optional for Freddie Mac in Phase 1, is now Required or Conditionally Required: Sort ID 218 ◊ Revisions (43): The revisions to the Phase 2 data set can be categorized as follows: <ul style="list-style-type: none"> · FRE Conditionality (5): Changes were made to the following Sort IDs which were Required or Conditionally Required in Phase I: 208, 218, 336.1, 348, 442 · ULDD Conditionality (23): Changes were made to the following Sort IDs which were Required, Conditionally Independent, or Conditionally Required in Phase I: 77, 82, 118, 208, 218, 322, 332.1, 332.2, 336.1, 337.1, 348, 442, 510-517, 519, 546 · Conditionality Details (10): Sort IDs 118, 172, 208, 218, 336.1, 348, 442, 525, 528, 537 	<ul style="list-style-type: none"> · Implementation Notes (18): Sort IDs 2, 51, 82, 151-155, 172-176, 311, 336.1, 348, 514, 515 · ULDD Format (6): Sort IDs 48, 82, 325, 525, 534, 555 · Enumeration Additions (2): Sort IDs 118, 583 · Enumeration Deletions (5): Sort IDs 51, 215, 335, 348, 463 ◊ Removed Optional Data Points (341): Data points identified as ULDD Optional for Phase 1 have been removed from the Phase 2 specification if they were not activated for use. They remain in the Phase 1 (7-23-12) tab for reference. • Incorporated Appendix A Addendum 07/20/12 changes to Containers (5): ESCROW_ITEM; LOAN_PROGRAM; PARTY for PartyRoleType = "NotePayTo"; PREPAYMENT_PENALTY_PER_CHANGE_RULE; LOAN for LoanRoleType = "RelatedLoan" and LoanStateType = "Current" • Incorporated Appendix A Addendum 07/20/12 changes to data points (72): Sort IDs: Sort IDs 2, 38, 41-46, 48, 77, 78, 80-84, 89, 90, 145, 152, 175, 217, 222, 247, 268, 272, 291-292, 313, 322, 325, 328, 332.1-333, 335-337.2, 340, 342, 344, 345, 347, 351, 376, 404, 412, 414, 429-430, 440, 451, 544, 572, 590, 598, 627-628, 634, 637, 641.1-641.3

Appendix A – Freddie Mac XML Data Requirements

Tab 3 - Revision Summary

Revision Summary	
<p>• Container Cardinality Changes (7): ESCROW_ITEM; LOAN_PROGRAM; PARTY for PartyRoleType = "NotePayTo"; PREPAYMENT_PENALTY_PER_CHANGE_RULE; RESPA_FEE; RESPA_FEE_PAYMENT; LOAN for LoanRoleType = "RelatedLoan" and LoanStateType = "Current"</p> <p>• Loan State Change (1): Sort ID 313</p> <p>• ULDDS Conditionality Changes (15):</p> <ul style="list-style-type: none"> ◊ O to CI (2): Sort IDs 44, 90 ("OtherDescription" data point activations) ◊ CR to CI (12): Sort IDs 332.1, 332.2, 333, 335, 337, 337.1, 337.2, 340, 342, 344, 347, 351 (construction loan with modification documentation fix) ◊ CR to R: (1): Sort ID 628 (Title V enforcement) <p>• FRE Conditionality Changes (3):</p> <ul style="list-style-type: none"> ◊ O to CR (2): Sort IDs 44, 90 ("OtherDescription" data point activations) ◊ CR to R: (1): Sort ID 628 (Title V enforcement) <p>• FRE Conditionality Details Changes (31):</p> <ul style="list-style-type: none"> ◊ Borrower Details (2): Sort IDs 572, 590 ◊ Clarification or Simplification of Conditionality Statement with No Change in Requirement (7): Sort IDs 145, 332.1, 332.2, 336.1, 337.1, 412, 429 ◊ Condos/Coops (7): Sort IDs 38, 41, 43, 44, 45, 46, 48 ◊ Construction Conversion or Renovation Mortgages with Modification Documentation (9): Sort IDs 333, 335, 337, 337.2, 340, 342, 344, 347, 351 ◊ Daily Simple Interest (1): Sort ID 217 ◊ Property Valuation Details (3): Sort IDs 78, 82, 90 ◊ Underwriting (2): Sort IDs 322, 628 	<p>• FRE Implementation Notes Changes (28):</p> <ul style="list-style-type: none"> ◊ Borrower Details (1): Sort ID 590 ◊ Condos/Coops (3): Sort IDs 41, 42, 43, 44, 45, 46, 376 ◊ Construction Conversion or Renovation Mortgages with Modification Documentation (1): 347 ◊ Import File (1): Sort ID 2 ◊ Loan Details (3): Sort ID 222, 313, 404 ◊ MI Details (2): Sort ID 429, 430 ◊ Payment Details (3): Sort ID 268, 272, 440, ◊ Property Valuation Details (7): Sort IDs 80, 81, 82, 83, 84, 89, 90 ◊ Underwriting (7): Sort IDs 247, 291, 292, 322, 328, 627, 634 <p>• Joint ULDDS Format Changes (1): Sort ID 544</p> <p>• FRE-Support Enumerations Changes (19):</p> <ul style="list-style-type: none"> ◊ Borrower Details (1): Sort ID 598 ◊ Condos/Coops (3): Sort IDs 43, 44, 376 ◊ Import File (1): Sort ID 2 ◊ Loan Details (5): Sort ID 333, 345, 347, 404, 451 ◊ MI Details (2): Sort ID 414, 430, ◊ Property Valuation Details (4): Sort IDs 80, 81, 89, 90 ◊ Underwriting (3): Sort IDs 152, 175, 325
<p>• FRE Conditionality Details Changes (23):</p> <ul style="list-style-type: none"> ◊ Borrower Details (1): Sort IDs 572 ◊ Clarification or Simplification of Conditionality Statement with No Change in Requirement (3): Sort IDs 145, 412, 429 ◊ Condos/Coops (3): Sort IDs 41, 42, 45 ◊ Import File (1): Sort ID 2 ◊ Loan Details (3): Sort IDs 222, 313, 404 ◊ Property Valuation Details (3): Sort IDs 77, 78, 83 ◊ Payment Details (3): Sort ID 268, 272, 440 ◊ Underwriting (6): Sort IDs 247, 291, 292, 322 <p>• Joint ULDDS Format Changes (1): Sort ID 544</p> <ul style="list-style-type: none"> ◊ Revisions (100): The revisions to the Phase II data set can be categorized as follows: <ul style="list-style-type: none"> • Conditionality (2): Changes were made to the following Sort IDs which were Required or Conditionally Required in Phase 1: 208, 442 • Conditionality Details (36): Sort IDs 78.1, 85, 147, 148, 149, 150, 156, 169, 170, 171, 172, 225.1, 244, 260, 261, 261.1, 279, 283, 287, 288, 289, 293, 311.1, 312, 336.1, 348, 403.1, 415, 441.1, 566, 575, 580, 585, 596, 599, 600 • Implementation Notes (44): Sort IDs 2, 78.1, 85, 147-150, 156, 169-174, 215, 225.1, 244, 260, 261, 261.1, 279, 283, 287, 288, 289, 293, 311.1, 312, 336.1, 348, 383, 403.1, 415, 441.1, 449, 514, 515, 566, 575, 580, 585, 596, 599, 600 • ULDDS Format (4): Sort IDs 48, 82, 525, 534 • Enumeration Additions (11): Sort IDs 85, 118, 169, 170, 171, 225.1, 260, 261, 261.1, 311.1, 311.3 • Enumeration Deletions (3): Sort IDs 51, 260, 348 ◊ Removed Optional Data Points (#): Data points identified as Optional for Phase 1 have been removed from the Phase 2 specification if they were not activated for use. They remain in the "Phase 1-07/23/2012" tab for reference. 	<p>• FRE Implementation Notes Changes (28):</p> <ul style="list-style-type: none"> ◊ Condos/Coops (3): Sort IDs 41, 42, 45 ◊ Import File (1): Sort ID 2 ◊ Loan Details (3): Sort IDs 222, 313, 404 ◊ MI Details (1): Sort ID 429 ◊ Payment Details (3): Sort ID 268, 272, 440, ◊ Property Valuation Details (1): 83 ◊ Underwriting (6): Sort IDs 247, 291, 292, 322, 627, 634 <p>• FRE-Support Enumerations Changes (2):</p> <ul style="list-style-type: none"> ◊ Borrower Details (1): Sort ID 598 ◊ Import File (1): Sort ID 2

Appendix A – Freddie Mac XML Data Requirements

Tab 3 - Revision Summary

Revision Summary	
<ul style="list-style-type: none"> • Incorporation of Appendix A Addendum, 08/04/11 Changes (15): Sort IDs 224, 232, 259, 510-517, 519, 545, 577, 624 • Document Formatting--Not highlighted in light yellow <ul style="list-style-type: none"> ◊ To reduce white space within cells added bullets and deleted carriage returns (24): Sort IDs: 1, 78, 113, 119 - 124, 145, 163, 165, 198, 221, 252-253, 355, 548, 577-578, 597, 627, 634, and 687 ◊ To provide greater clarity, added MISMO version number and "Joint ULDDs" to column headings. ◊ For consistency, added "Not Used" to Column X, Version Comparison View tab: "FRE Implementation Notes for App Rec'd Date prior to 12/1/2011 (v1.0.4, 1/31/2012)" when Conditionality = "O" and the cell was blank (31): Sort IDs 4-9; 11-13; 15, 17, 19-23; 25-37; 62, 403 • New Columns <ul style="list-style-type: none"> ◊ To avoid confusion and make searching for data points easier, removed asterisk in front of data points required to save the file in the selling system and added Column AA, Version Comparison View tab: "Saving Files in Selling System" to note this information for applicable data points (22): Sort IDs: 16, 18, 57, 93, 138, 253, 259, 319, 352, 402, 406, 459-461, 466, 474, 510, 540, 541, 544, 571, 611 ◊ To align with information provided in Appendix A, added Column AB, Version Comparison View tab: "ULDD Selling System Screen Name" • Conditionality Changes <ul style="list-style-type: none"> ◊ Alignment with Notes in Chapter A17 of Guide ◊ Correction to reference to the Servicing Released Sales Process (3): Sort IDs 157, 247, 251. Documentation correction -- Not highlighted in yellow. † 	<ul style="list-style-type: none"> ◊ Secondary financing correction for loans delivered on or after 08/1/2012 (9): Sort IDs 510-517 and 519. Corrects conditionality to require reporting of secondary financing for all delivered Mortgages if it exists. This also impacts ULDDs conditionality, with a change from "CR" to "CI". Because of the different implementation date (one week later than for the rest of the items in this Appendix), the change column for these data points is highlighted in green. • Implementation Notes <ul style="list-style-type: none"> ◊ Delivering SCCs (48): Sort IDs 18, 24, 38, 42, 45, 47, 51, 57, 63, 65, 69, 80, 89, 91, 93, 152, 154, 173, 175, 198, 222, 22i, 237, 238, 240, 241, 254, 270, 294, 313, 315, 317, 318, 325-328, 368, 376, 404, 423, 426, 451, 510, 517, 519, 598, 635. Moved guidance on how to deliver SCCs from each applicable data point to the ReadMe tab. Replaced note with a reference to ReadMe tab. ◊ Using "OtherDescription" Data Points (10): Sort IDs 64, 146, 153, 155, 174, 176, 327, 365, 430, 577. Moved guidance on using these data points with supplied enumerations from each applicable data point to the ReadMe tab. ◊ Updated Web Links (4): Sort IDs 16, 18, and 555, 560) ◊ Changed note heading "Note on Cardinality" to "Note on MISMO v3.0 Parent Container" (5): Sort IDs 120, 332.1, 400-402 -- this change not highlighted in yellow. ◊ Added note on Default values allowed until 11/26/2012 (5): Sort IDs 41, 43, 45, 46, 67. ◊ Changed phrasing from "Enter 'true' if" to "Enter 'false' unless" and added this note to certain data points (14): Sort IDs 225, 226, 228, 229, 231, 234, 238, 241, 328, 337, 337.2, 397, 423, 519 -- not highlighted in yellow. †
<ul style="list-style-type: none"> • Added sub-headings and modified and added delivery instructions to the "New FRE Implementation Notes" and the "FRE Implementation Notes for App Rec'd Date Prior to 12/01/11" columns. † 	<ul style="list-style-type: none"> • Changes are highlighted in light yellow, with a corresponding "x" in the "Change From Previous Version" Column. • Corrected ULDDs conditionality for Sort ID 77 BedroomCount from CR to CI. †
<ul style="list-style-type: none"> • Added Net New / Legacy / XML Context column. • Corrected minor errors across spreadsheet • Corrected errors in "FRE Conditionality for App Rec'd Date Prior to 12/01/11" and "FRE Conditionality Details for App Rec'd Date Prior to 12/01/11" columns. † 	<ul style="list-style-type: none"> • Further aligned investor conditionality, conditionality details, implementation notes, and enumerations. • Ensured consistent formatting and style across document. †
Reduced scope of data set, added implementation notes, revised some formats and valid values. †	
Assigned data points to additional loan states and updated conditionalities. †	
Revised version; version number keyed to other Freddie Mac Implementation Guide for Loan Delivery Data documents. †	
Initial version. †	

Appendix A – Freddie Mac XML Data Requirements

Tab 4 – Tab Format Revision Log

Tab ID	Tab Name	Tab Format Change Description
1	Front Cover	<ul style="list-style-type: none"> Updated Publication Date: July 2, 2019 Updated Document Version: 4.2.4
2	Read Me	<ul style="list-style-type: none"> Added 5/29/19 as additional ULDD Phase 3 requirements publication date
3	Revision Summary	<p><u>7/2/2019 Re-issuance Revision Summary:</u></p> <ul style="list-style-type: none"> Removed references to optional usage date for redesigned URLA in Implementation Notes of Sort IDs 67 and 599. Updated Implementation Notes for Sort ID 89 to clarify use of "FullAppraisal" vs. "PriorAppraisalUsed". <p><u>5/29/2019 Re-issuance Revision Summary:</u></p> <ul style="list-style-type: none"> Modified 5/14/2019 Revision Summary to include: update to Conditionality and guidance for Sort ID 67-PropertyStructureBuiltYear resulting from Uniform Residential Loan Application (URLA) updates effective for optional use 7/1/2019; and removal of enumerations for two invalid credit score providers (Sort ID 591.1) <p><u>5/14/2019 Revision Summary:</u></p> <ul style="list-style-type: none"> Added new row to summarize specification changes for this version. Modifications include: updates to Conditionality Details for Down Payment and Closing Cost data points; mapping guidance for source and asset types resulting from Uniform Residential Loan Application (URLA) updates effective for optional use 7/1/2019; and enumeration additions for additional credit score providers. Added the effective date to the implementation notes for Sort IDs 24, 41, 363, 576, 577, 578, 591.1, 599 Added the effective date to the ULDDS Conditionality for Sort ID 67 Added the effective date to the FRE Conditionality Details for Sort ID 363 Added the effective date to the enumerations for Sort IDs 364, 365, 404, 591.1
4	Tab Format Revision Log	<ul style="list-style-type: none"> Provided the updates for Version 4.2.4
5	Tab Descriptions	<ul style="list-style-type: none"> Updated to include Tab 9A1
6	Column Descriptions	<ul style="list-style-type: none"> Updated to include Tab 9A1
7	Cardinality	
8	Enumerations	<p><u>5/29/2019 Re-issuance Enumerations:</u></p> <ul style="list-style-type: none"> Removed two enumerations for Sort ID 591.1 erroneously included in 5/14/2019 publication <p><u>5/14/2019 Enumerations:</u></p> <ul style="list-style-type: none"> Specified the effective date of 3/25/2019 for the new enumerations in Sort IDs 364, 365 Specified the effective date of 6/24/2019 for the new enumeration in Sort ID 404 Specified the effective date of 6/24/2019 for the new enumerations in Sort ID 591.1 Specified the effective date of 7/29/2019 for the new enumerations in Sort ID 591.1
9A1	ULDD 5-14-2019, Re-issued 7-2-2019	<ul style="list-style-type: none"> Added specification changes to the existing Tab 9A1 issued 5/14/19, reissued 5/29/2019
9A2	ULDD Update Issued 11-20-2018	
9B	ULDD Phase 3 Only	<ul style="list-style-type: none"> Updated with changes from Tab 9A1
10	Phase 3 Complete Mandate 5-20-2019	<ul style="list-style-type: none"> Updated with changes from Tab 9A1
11	Phase 3 and Addenda 2012-2019	<ul style="list-style-type: none"> Updated with changes from Tab 9A1, including revisions with effective dates of 5/29/2019 and 7/2/2019
12	Phase 3 Additional Implementation Notes	
13	Phase 2 Complete Mandate 8-25-14	

Appendix A – Freddie Mac XML Data Requirements

Tab 4 – Tab Format Revision Log

Tab ID	Tab Name	Tab Format Change Description
14	Phase 2 Additional Implementation Notes	
15	Phase 2 Requirements Issued 12-13-2012	
16	Phase 1 Complete	
17	Phase 1 Addendum Mandate 11-26-2012	
18	Phase 1 Requirements Mandate 7-23-2012	
19	F11/13SF Equivalent Mandate 7-23-2012	

Appendix A - Freddie Mac XML Data Requirements

Tab 5 - Tab Descriptions

Tab ID	Tab Name	Tab Purpose	Tab Description
1	Front Cover	<ul style="list-style-type: none"> To provide official ULDDS document title, version number, original publication date and updated publication date. To provide necessary disclaimers, disclosures, and copyright information. 	Formal title page of this document, with changes from the previous version highlighted in yellow. †
2	Read Me	To provide a short summary of the purpose and contents of this document.	<ul style="list-style-type: none"> A description of the purpose of this document, a summary of its contents, and tips on how it should be used. Provides the ULDD project timeline and summary descriptions of the component documents comprising the FRE Implementation Guide for Loan Delivery.
3	Revision Summary	<ul style="list-style-type: none"> To provide a high-level record of how this document has changed each time it has been revised and re-published. To provide users with a quick reference guide of all the Containers and Data Points that have been modified as the result of this version, and a summary of how they have been changed. To enable users to quickly assess the scope of the changes documented in this version by providing counts by change type. † 	<ul style="list-style-type: none"> A table of all published versions of this document, in reverse chronological order by publication date. The summary describing the changes to each version includes brief statements in bulleted form describing: <ul style="list-style-type: none"> Key changes in this version, Sort ID counts and lists by change category, and Container counts and lists by change category.
4	Tab Format Revision Log	To provide a high-level roadmap to assist users with navigating any changes to the format of the document that have occurred since the previous version.	<ul style="list-style-type: none"> Detailed record of the changes to the format of this version of the document. Changes are grouped together by document tab, and changes within each document tab are described in terms of changes to column or row headings.
5	Tab Descriptions	To provide a quick reference to the intended user, purpose and contents of each tab in this workbook.	A table of all the tabs of this document, listed in numeric order by Tab ID, describing the intended user, purpose, and contents of each tab.
6	Column Descriptions	To provide a quick reference to the purpose and definitions of each column used in this workbook.	<ul style="list-style-type: none"> A comprehensive list of all the columns in this document, sorted in alphabetical order by column name, providing: <ul style="list-style-type: none"> Tab ID(s) where column is used, Purpose of each column, and Notes about how to interpret and use each column. All columns do not appear on all tabs.
7	Cardinality	To provide the requirements for each ULDD Phase for: <ul style="list-style-type: none"> The minimum number of times a container must appear in the Loan Delivery XML file. The maximum number of times a container must appear in the Loan Delivery XML file. To clearly identify those containers which may repeat more than one time within the Loan Delivery XML file. 	<ul style="list-style-type: none"> This is the only tab that provides specifications for handling containers (complex data elements) within the Loan Delivery XML file. Cells highlighted in light yellow are changes communicated with this version of the Appendix. Provides the complete hierarchical representation of each phase of the ULDD, including MISMO v3.0 containers and the data points associated with each one. Containers that have been optional for delivery to Freddie Mac since Phase 1 are not shown. For each required or conditionally required container: <ul style="list-style-type: none"> Indicates whether the container must be present and if so, how many occurrences must be delivered, using the notation: "MIN". See <i>Tab 6-Column Descriptions</i> for an explanation of how to interpret the specifications in this column. Indicates how many times a container may be delivered, using the notation: "MAX". See <i>Tab 6-Column Descriptions</i> for an explanation of how to interpret the specifications in this column. Since the vast majority of the containers used in the Loan Delivery XML file may repeat only once, those containers which may be repeated more than once are highlighted in blue. Indicates where Freddie Mac and Fannie Mae have differing cardinality requirements. †

Appendix A - Freddie Mac XML Data Requirements

Tab 5 - Tab Descriptions

Tab ID	Tab Name	Tab Purpose	Tab Description
8	Enumerations	<ul style="list-style-type: none"> · To specify the enumerations for data points with more than 10 FRE-Supported enumerations. · To provide a revision log for all ULDDS enumerations. · To provide a snapshot for users of all enumerations modified in a given ULDDS Phase. 	<ul style="list-style-type: none"> · Lists any FRE-Supported Enumeration that has been included in the ULDD from Phase 1 forward. · Indicates the ULDD Phase when the data point with the enumerations was first added to the specification. · Indicates the ULDD Phase when enumerations are subsequently added to or deleted from an existing data point. :
9A1	ULDD 5-14-2019, Re-issued 7/2/2019	To provide an updated list of only those data points that will be added or modified as part of Phase 3. :	<ul style="list-style-type: none"> · The list of all modifications to ULDDS Phase 3 data points. · Includes columns with the effective date, category, and description of the changes to each Sort ID · Changes are indicated in the body of the worksheet as either Red Strikethrough (Red Strikethrough) for text that is being removed or <u>Blue Underline</u> for text that is being added. :
9A2	ULDD Update Issued 11-20-2018	To provide an updated list of only those data points that will be added or modified as part of Phase 3. :	<ul style="list-style-type: none"> · The list of all modifications to ULDDS Phase 3 data points. · Includes columns with the effective date, category, and description of the changes to each Sort ID · Changes are indicated in the body of the worksheet as either Red Strikethrough (Red Strikethrough) for text that is being removed or <u>Blue Underline</u> for text that is being added. :
9B	ULDD Phase 3 Only	To provide an list of only those data points that will be added or modified in Phase 3. :	<ul style="list-style-type: none"> · The list of all modifications to ULDDS Phase 3 data points. · Changes are indicated in the body of the worksheet as either Red Strikethrough (Red Strikethrough) for text that is being removed or <u>Blue Underline</u> for text that is being added. · Yellow highlighted rows indicate a new data point introduced in Phase 3.:
10	Phase 3 Complete Mandate 5-20-19	To provide the complete specification for all data points that will be required through Phase 3. :	<p>The complete Phase 3 ULDD specification. This list includes:</p> <ul style="list-style-type: none"> · The entire list of ULDD data points as amended or modified by the changes announced for Phase 3. · A clean copy format, with no changes indicated.:
11	Phase 3 and Addenda 2012-2019	To provide the specification for all data points that are required to be delivered for Phase 3. :	<p>The complete Phase 3 ULDD, including changes contained in the Addenda. Includes:</p> <ul style="list-style-type: none"> · The sub-set list of ULDD data points as amended or modified by the changes announced for Phase 3. · Data points contained in more than one Addendum, appear as shaded rows. Refer to the issue date column to reference the original publication date. · Changes within the ULDD are highlighted in light yellow.

Appendix A - Freddie Mac XML Data Requirements

Tab 5 - Tab Descriptions

Tab ID	Tab Name	Tab Purpose	Tab Description
12	Phase 3 Additional Implementation Notes	A minimal number of Sort IDs have accompanying Implementation Notes that are lengthy enough to make the manipulation of the spreadsheet cumbersome if the notes are provided in the small cell provided for that purpose. The purpose of this tab is to make the <i>Phase 3 Complete</i> tab easier to use, and very lengthy implementation notes easier to read, by relocating these implementation notes to a tab with a more suitable format. ∴	Contains detailed implementation notes for the following Sort IDs: 85-PropertyValuationFormType 86-PropertyValuationFormTypeOtherDescription 151-ClosingCostContributionAmount 152-ClosingCostFundsType and 153-ClosingCostFundsTypeOtherDescription 154-ClosingCostSourceType and 155-ClosingCostSourceTypeOtherDescription 157-OtherFundsCollectedAtClosingAmount 158-OtherFundsCollectedAtClosingType 167-ConstructionToPermanentFirstPaymentDueDate 172-DownPaymentAmount 173-DownPaymentSourceType and 174-DownPaymentSourceTypeOtherDescription 175-DownPaymentType and 176-DownPaymentTypeOtherDescription 255-LTVRatioPercent 320-NoteDate 385-LoanAcquisitionScheduledUPBAmount 440-LastPaidInstallmentDueDate 452-DelinquentPaymentsOverPastTwelveMonthsCount∴
13	Phase 2 Complete Mandate 8-25-14	To provide the complete specification for all data points required through Phase 2, for loans with Application Received Dates on or after 3-01-2014 delivered on or after the Mandate Date of 8-25-2014. ∴	The complete Phase 1 and Phase 2 ULDD specification for loans with Application Received Dates on or after 3-01-2014 delivered on or after the Mandate Date of 8-25-2014. Includes: · The entire list of ULDD data points as amended or modified by the changes announced for Phase 2. · A clean copy format, with no changes indicated. ∴
14	Phase 2 Additional Implementation Notes	A minimal number of Sort IDs have accompanying Implementation Notes that are lengthy enough to make the manipulation of the spreadsheet cumbersome if the notes are provided in the small cell provided for that purpose. The purpose of this tab is to make the Phase 3 Complete tab easier to use, and very lengthy implementation notes easier to read, by relocating these implementation notes to a tab with a more suitable format. ∴	Contains detailed implementation notes for the following Sort IDs: 85-PropertyValuationFormType 151-ClosingCostContributionAmount 152-ClosingCostFundsType and 153-ClosingCostFundsTypeOtherDescription 154-ClosingCostSourceType and 155-ClosingCostSourceTypeOtherDescription 157-OtherFundsCollectedAtClosingAmount
15	Phase 2 Requirements Issued 12-13-2012 (Version FRE 3.0.0)	To provide a list of only those data points modified or added to the ULDDS as part of Phase 2, for loans with Application Received Dates on or after 3-01-2014 delivered on or after the Mandate Date of 8-25-2014. ∴	· The list of all data points (and only those data points) modified or added to the ULDDS as part of ULDD Phase 2, for loans with Application Received Dates on or after 3-01-2014 delivered on or after the Mandate Date of 8-25-2014. · Includes a column categorizing the change to each Sort ID as one of four "Change Types" and a column with a more detailed description of the changes. · Changes are indicated in the body of the worksheet as either Red Strikethrough (Red Strikethrough) for text that is being removed or <u>Blue Underline</u> for text that is being added. ∴
16	Phase 1 Complete	To provide the complete specification for all data points required for Phase 1, for loans with Application Received Dates on or after 8-01-2012 delivered on or after the Mandate Date of 11-26-2012. ∴	The complete Phase 1 ULDD specification for loans with Application Received Dates on or after 8/1/2012 delivered on or after the Mandate Date of 11/26/2012.∴
17	Phase 1 Addendum Mandate 11-26-2012 (Version FRE 2.0.0)	· To specify changes to the Phase 1 (7-23-2012 Mandate) dataset. · The changes on this tab have been incorporated into the <i>Phase 1 Complete</i> tab to provide an integrated view of Phase 1 requirements. ∴	· The list of all data points (and only those data points) that were modified or added to the ULDDS as part of the Phase 1 Addendum, for loans with Application Received Dates on or after 8/1/2012 delivered on or after the Mandate Date of 11/26/2012. · The changes to each Sort ID included on this tab supersede the requirements set forth in the <i>Phase 1 Requirements Mandate 7-23-2012</i> tab for loans with Application Received Dates on or after 8/1/2012 delivered on or after the Mandate Date of

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Tab 5 - Tab Descriptions

Tab ID	Tab Name	Tab Purpose	Tab Description
18	Phase 1 Requirements Mandate 7-23-2012 (Version FRE 1.0.4)	<ul style="list-style-type: none"> · To provide the list of all data points implemented on the first ULDDS Mandate Date of 7-23-2012. · To maintain the record of data points specified as "Optional" for Phase 1. ⋮ 	<ul style="list-style-type: none"> · The original Phase 1 ULDD specification for all loans with Sort ID 224-Application Received Date on or after 12/1/2011. · Note that users should consult the <i>Phase 1 Complete</i> tab as the source for their Phase 1 loan delivery files, as it incorporates all subsequent changes to the Phase 1 requirements. ⋮
19	F11/13SF Equivalent 7-23-2012 Mandate (Version FRE 1.0.4)	To provide the complete Form 11/13SF Equivalent data set. ⋮	The complete Form 11/13SF Equivalent ULDD specification for all loans with Sort ID 224-Application Received Date prior to 12/1/2011. ⋮

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
3	Revision Summary	App A/D Publication Date	To enable configuration management of changes to the specification. ¶	The date the associated artifact was published on Freddie Mac's web site. ¶
3	Revision Summary	App A/D Version Number	To enable configuration management of changes to the specification. ¶	The 3-digit version number for this document. Each digit of the version number is separated by a decimal: "X.Y.Z". Each GSE increments its version numbers as follows: X: This number is incremented only when a new phase is introduced in the ULDD. Y: This number is incremented when any portion of the technical specification changes (Conditionality, Conditionality Details, Data Points, Format, Enumerations). Z: This number is incremented when only a documentation error was made in the preceding version (misspelling, etc.) or only Implementation Notes have been modified.
3	Revision Summary	Application Received Date	To indicate the date upon which sellers are expected to begin collecting the associated ULDD data point.¶	Collected as Sort ID 224 in the ULDD, the date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the requirement to provide the Truth-in-Lending disclosure to the <i>Borrower</i> . Used in ULDD to identify the date upon which an associated data requirement must start to be collected in seller's systems.¶
3	Revision Summary	Mandate Date	To distinguish among different versions of the ULDDS.	The date, on or after which, a specified set of ULDD data requirements must be included in the loan delivery XML file as applicable. ¶
3	Revision Summary	Revision Summary	To provide an "at-a-glance" summary of the scope and type of changes by category contained within this version. ¶	A bulleted list of the types of changes to this version of the Appendix, including Sort IDs and counts. ¶
4	Tab Format Revision Log	Tab Format Change Description	To provide a roadmap between versions with different document formats. ¶	Narrative identifying how the format of the associated tab is different from the format of that tab in the previous document version. Examples of format changes include new or deleted tabs or columns, or modifications to tab names, column names, or other documentation information. ¶
5	Tab Descriptions	Tab Description	To provide a high-level description of the contents of the associated tab. ¶	Summary of the contents of the associated tab. ¶
5	Tab Descriptions	Tab Purpose	To provide the rationale behind the contents and inclusion of the associated tab. ¶	The reason the associated tab was included in this document. ¶
6	Column Descriptions	Column Description	To define the type of data presented in the associated column. ¶	A narrative explanation of how to interpret the data in the associated column. ¶
6	Column Descriptions	Column Name	To identify the column. ¶	The name in the header row of a column in this worksheet. ¶
6	Column Descriptions	Column Purpose	To provide direction for how to use the data presented in the associated column. ¶	A brief statement of the intended use of the associate column. ¶

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
7	Cardinality	Container Revision Category	<ul style="list-style-type: none"> To provide a high-level snapshot of the scope of the changes to the cardinality or XPath of a container To enable filtering and counting by change category. ∴ 	<p>Changes to ULDD cardinality fall into the following 4 high-level categories at the data point level:</p> <ul style="list-style-type: none"> Correction: One or more of the following corrections has been made to the documentation of the requirement: Container Name, XPath. FRE "O" Activation: This category is valid only for changes from App A/D Version 2.0.0 to App A/D Version 3.0.0. The requirement for the associated container is based upon a change in the FRE Conditionality for data points within it from "O" (Optional) to "R" or "CR" for one or both GSEs. Net New: The requirement for the associated container is based on the addition to the ULDDS of a data point that has never been in the specification before. Revision: One or more of the following changes has been made to the specification of an existing ULDDS container: Required to Save in Loan Selling Advisor; Phase 2 Implementation Notes; Phase 2 Cardinality; Phase 3 Cardinality; Phase 3 GSE Cardinality Difference. ULDD "O" Activation: This category is valid for changes from App A/D Version 2.0.0 to App A/D Version 4.0.0. The requirement for the associated container is based on a change in the ULDD Conditionality for data points within it from "O" (Optional) to "R", "CR", or "CI". This means that the GSEs have jointly agreed to use a previously optional data point. Changes described are relative to the previous version. ∴
7	Cardinality	Container Implementation Notes	To provide special guidance about the usage of the associated container. ∴	A statement in italics, following the MISMO v3.0 Container Name, that provides usage guidance for the associated container. ∴
7	Cardinality	Container Revision Effective Date (for R and CR Datapoints)	To indicate the date upon which sellers are expected to include the associated change to the container specification in their loan delivery XML files if applicable.∴	The date, on or after which, a specified change to the associated container must be included in the loan delivery XML file as applicable. ∴
7	Cardinality	MAX	To specify the maximum (MAX) number of times a Container may repeat within the loan delivery file. ∴	The values in this column range from "0" to "∞". The infinity symbol "∞" means there is no FRE limitation on the number of times the associated container may repeat. For the vast majority of Containers, this value is "1" because the Container can only be used one time within the Loan Delivery XML file. Since the number of repeating containers in the ULDD is very small, those containers having a MAX value greater than "1" are highlighted in blue. ∴
7	Cardinality	MIN	To specify the minimum (MIN) number of times a Container may repeat within the loan delivery file. ∴	<p>The values in this column are either "0" or "1". They are directly influenced by the conditionality of each data point within the associated Container:</p> <ul style="list-style-type: none"> If any of the data points within the container is Required, then the MIN must equal "1", because this Container must be delivered in order to transmit the required data point within it. If all of the data points within a container are Conditionally Required, then the MIN must equal "0", because there are cases when it is valid that the container will not be needed to transmit the data points within. ∴
7	Cardinality	MISMO v3.0 Container Name	To identify a container and enable it to be cross-referenced to the MISMO v3.0 Logical Data Dictionary. ∴	This column lists, in separate rows, the MISMO v3.0 complex data elements (Containers) making up the XPath to a given data point. The relationship of a container to the root element, "MESSAGE", is depicted by leading periods (.). Each period before a data point represents one level of XML schema hierarchy. The colon symbol (:) is used at every 5th level for readability. MISMO Container Names must be used in the XML file in all caps with each word separated by an underscore, and are so specified in this column. ∴
7	Cardinality	Phase 1 Cardinality	To specify the number of times that containers within the Phase 1 Loan Delivery XML files delivered to Freddie Mac may repeat. ∴	Specification of the minimum and maximum number of times the associated MISMO v3.0 container may repeat within the Phase 1 (7-23-2012 Mandate Date) Loan Delivery XML file. ∴

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
7	Cardinality	Phase 1B Cardinality	To specify the number of times that containers within the Phase 1B Loan Delivery XML files delivered to Freddie Mac may repeat. †	Specification of the minimum and maximum number of times the associated MISMO v3.0 container may repeat within the Phase 1B (11-26-2012 Mandate Date) Loan Delivery XML file. †
7	Cardinality	Phase 2 Cardinality	To specify the number of times that containers within the Phase 2 Loan Delivery XML files delivered to Freddie Mac may repeat. †	To specify the number of times that containers within the Phase 2 Loan Delivery XML files delivered to Freddie Mac may repeat. †
7	Cardinality	Phase 3 Cardinality	To specify the number of times that containers within the Phase 3 Loan Delivery XML files delivered to Freddie Mac may repeat. †	To specify the number of times that containers within the Phase 3 Loan Delivery XML files delivered to Freddie Mac may repeat.
7	Cardinality	Phase 3 GSE Cardinality Difference	To provide a quick reference for users of the ULDDS to indicate where the XML file structure differs between the GSEs. †	This column will contain an "x" if the GSEs have differing cardinality requirements for the associated Container. †
8	Enumerations	Data Point Mandate Date (as "R" or "CR")	To indicate when the data point is required or conditionally required in the loan delivery file. †	The mandate date is the date when the associated data point is required in the loan delivery file with a conditionality of "R-Required" or "CR-Conditionally Required." It is associated with a ULDD "Phase", i.e., the Phase 1 Mandate Date is 7-23-2012; the Phase 1B Mandate Date is 11-26-2012; the Phase 2 Mandate is 8-25-2014 and the Phase 3 Mandate is 5-20-2019.
8	Enumerations	Enumeration Definition	To provide the clarification to a listed enumeration.	Additional information about a listed enumeration.
8	Enumerations	Enumeration Mandate Date	<ul style="list-style-type: none"> · To indicate the point in time at which a FRE-Supported Enumeration is required in the loan delivery file. · To enable filtering and counting of enumerations by the date when they were required in the loan delivery file. † 	The mandate date is the date when the associated enumeration is required in the loan delivery file with a conditionality of "R-Required" or "CR-Conditionally Required." It is associated with a ULDD "Phase", i.e., the Phase 1 Mandate Date is 7-23-2012; the Phase 1B Mandate Date is 11-26-2012; Phase 2 Mandate is 8-25-2014 and Phase 3 Mandate is 5-20-2019. †
8	Enumerations	Enumeration Revision Effective Date	<ul style="list-style-type: none"> · Primarily, to provide a historical record of when each enumeration added to the ULDD data requirements is required for delivery. · To enable filtering and counting of enumerations by the version number when it was added to or deleted from a list of existing enumerations, or was revised. † 	Records the date that change impacting the enumerations--additions, corrections, deletions, or modifications--must be incorporated into seller's loan delivery files.
8	Enumerations	Enumeration Revision Category	<ul style="list-style-type: none"> · To provide a quick reference of the type of change to an existing list of FRE-Supported Enumerations. · To enable filtering and counting of data points by change type. † 	The FRE-Supported Enumerations can be revised in 5 ways: <ul style="list-style-type: none"> · Addition of a new enumeration, · Clarification of an existing enumeration, · Correction to documentation, · Deletion of an existing enumeration, or · Modification to how the enumeration was specified. †

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9A1 9A2 9B 10 11 15 16 17 18	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012	ULDDS Conditionality	<ul style="list-style-type: none"> To identify at a high level those data points for which the GSEs have the same business requirements ("R" and "CR" and "O") and those for which the GSEs have differing business requirements ("CI"). To enable filtering and counting of data points by joint GSE requirements. (As used in this document, "ULDDS" is an adjective meaning "shared by the GSEs".)	This column will have one of the following 4 designations indicated shared or differing usage by the GSEs: <ul style="list-style-type: none"> "R" (Required): The associated data point must be included in the loan delivery XML file on all loan delivery transactions. "CR" (Conditionally Required): The associated data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. This business condition is the same for both GSEs. "CI" (Conditionally Independent): The associated data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. This business condition differs by GSE. Refer to the "FRE Conditionality" column to determine FRE's requirements for this data point. "O" (Optional): The corresponding data point may be used by one or both GSEs in the future. Note on Optional data points: Beginning with Phase 2, the GSEs will no longer include optional data points in the ULDDS. Data points that were identified as Optional for Phase 1 (7/23/2012 Mandate) may be found on <i>Tab 18-Phase 1 (7-23-12)</i> .
11 15	Phase 3 and Addenda 2012-2019 Phase 2 Requirements Issued 12-13-2012	Issue Date	To identify the date of issue of a particular Phase 2 Addendum	Identifies the date a change was introduced to an existing data point contained in the ULDD Phase 2 specification.
16 18 19	Phase 1 Complete Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	F11/13SF Field Name	To link the ULDDS data point to its associated F11/13SF field name.	This column maps the field names from the F11/13SF Loan Selling Advisor to the associated MISMO data points. In some cases, a Loan Selling Advisor field name will map to more than one data point. F11/13SF data represented as coded values or in the product drop down boxes has been mapped to one or more MISMO data points. MISMO data points that were delivered as SCCs also are identified.
16 18 19	Phase 1 Complete Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	ULDDS Source	<ul style="list-style-type: none"> To provide a high level snapshot of the underlying sources of the Phase 1 (7/23/2012 Mandate) dataset. To enable filtering and counting of data points by source. (As used in this document, "ULDDS" is an adjective meaning "shared by the GSEs".)	This column provides 5 categories of sources for the ULDDS: <ul style="list-style-type: none"> XML Context: Either provides meaning to other data points within a container and has no meaning on its own, or provides XML messaging information. FNM Legacy*: Data that is included in Fannie Mae's 2000-Character loan delivery file. FRE Legacy*: Data that is included in Freddie Mac's Form 11/13SF loan delivery file or Loan Selling Advisor. FNM/FRE Legacy*: Data that is included on both GSEs' current loan delivery file formats. Net New: Data that is not included on the current loan delivery file formats for either GSE. This data is required or conditionally required starting July 23, 2012 in the new XML loan delivery file or Loan Selling Advisor. *Direct mappings do not exist for every legacy data point. Sellers and third-party vendors should carefully review the ULDD to legacy mapping provided by each GSE to understand the impact of the new data set on business requirements.
4 5 6	Tab Format Revision Log Tab Descriptions Column Descriptions	Tab ID	To identify a tab and enable it to be cross-referenced within the specification.	The number of a tab in this document.
4 5 6	Tab Format Revision Log Tab Descriptions Column Descriptions	Tab Name	To identify a tab and enable it to be cross-referenced within the specification.	The name of a tab in this document.

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
7 8 9A1 9A2 9B 10 11 12 13 14 15 16 17 18 19	Cardinality Enumerations ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 3 Additional Implementation Notes Phase 2 Complete Mandate 8-25-14 Phase 2 Additional Implementation Notes Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	ULDDS Sort ID	<ul style="list-style-type: none"> To provide a unique identifier for each data point in the ULDDS. To enable specifications such as Conditionality Details to be unambiguous, especially for those data points that appear multiple times within the ULDDS in different containers. (As used in this document, "ULDDS" is an adjective meaning "shared by the GSEs".)	<p>When the ULDDS was initially published, each data point listed was numbered from 1 to 688. The numbering represents the order of the underlying XML schema document that is formed by this subset of ULDDS data points. For example, Sort ID 1 is "MISMOReferenceModelIdentifier", which is an attribute of the root (beginning) element in the MISMO v3.0 schema file, "MESSAGE." All the subsequent data points follow MESSAGE in the MISMO v3.0 schema file. Since the XML loan delivery file is a subset of the MISMO v3.0 schema file, all the data points in the loan delivery file will also follow MESSAGE and have higher Sort ID numbers the farther down in the loan delivery file they are located.</p> <p>When the initial ULDDS was published, the highest Sort ID was 689. Four Sort IDs were struck out during Phase 1; the Sort ID numbering was not disturbed and the stricken numbers and associated information were left in the Appendix.</p> <p>Additionally, 7 data points needed to be added to the ULDDS in schema order without disturbing the numbering of the other data points. A decimal system was implemented to enable data points to be added in the proper order. A new data point takes on the Sort ID number of the existing data point immediately preceding it in the Appendix, with a one-tenth decimal value appended to its right (.1). If more than one new data point needs to be inserted between 2 existing data points, the value to the right of the decimal incremented by one-tenth (+ .1). There were 6 active data points with decimal numbering in the Phase 1 ULDDS: Sort IDs 332.1, 332.2, 336.1, 337.1, 337.2, and 464.1. Sort IDs 332.1 and 332.2 were inserted between existing Sort IDs 332 and 333. Sort ID 336.1 was inserted between existing Sort IDs 336 and 337.</p> <p>In this version of ULDDS (3.0.0), all inactive data points (unused ULDDS "Optionals") have been removed, as have been the 4 Sort IDs that were struck out in Phase 1. The result is that only active data points are shown in the <i>Phase 2</i></p>
7 9A1 9A2 9B 10 11 13 15 16 17 18 19	Cardinality ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	MISMO v3.0 XPath	To provide the unique "address" of the associated ULDD data point within the Loan Delivery XML Data file.	This is the hierarchical "path" through the MISMO v3.0 Schema document to a given data point. The XPath along with the data point name enable unique identification of a data value within the schema.

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
7 9A1 9A2 9B 10 11 13 15 16 17 18 19	Cardinality ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	Required to Save File in Loan Selling Advisor	To indicate those containers or data points that must be present in the Loan Delivery XML Data file or completed on the Loan Selling System Advisor Screen in order to save the file in the Loan Selling Advisor. ∴	This column is blank unless the associated container or data point is required to save the file in the Loan Selling Advisor, based upon data point conditionality. ∴
8 9A1 9A2 9B 10 13 16 18 19	Enumerations ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 2 Complete Mandate 8-25-14 Phase 1 Complete Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	FRE-Supported Enumerations	<ul style="list-style-type: none"> · To provide the full definition of the data point in terms of its valid values. · To identify which of the full set of MISMO enumerations for a given data point may be delivered to Freddie Mac. ∴ 	<ul style="list-style-type: none"> · This column provides a list of predefined values, and applies always to MISMO terms ending in “Type” and “OtherDescription”, and sometimes to terms ending in “Description,” “Code,” and “Identifier”. · Each value must be delivered exactly as printed, following all spacing and capitalization or the loan delivery XML file will fail schema validation. · The cell is blank when the associated data point does not have a predefined value. ∴
8 9A1 9A2 9B 10 11 12 13 14 15 16 17 18 19	Enumerations ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 3 Additional Implementation Notes Phase 2 Complete Mandate 8-25-14 Phase 2 Additional Implementation Notes Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	MISMO v3.0 Data Point Name	To identify a data point and enable it to be cross-referenced to the MISMO v3.0 Logical Data Dictionary. ∴	This column lists the MISMO term name for the associated data element or attribute. MISMO term names must be used in the XML file in upper camel case, and are so specified in this column. ∴

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
8 9A1 9A2 11 13 15	Enumerations ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 Phase 3 and Addenda 2012-2019 Phase 2 Requirements Issued 12-13-2012 Phase 1 Addendum Mandate 11-26-2012	FRE-Supported Enumerations (Revisions Only)	<ul style="list-style-type: none"> To show only changes to the list of enumerations. : 	Note: This may not be the complete list of enumerations for the associated data point. <ul style="list-style-type: none"> Shows additions to the list of valid values in blue underline text Shows deletions to the list of valid values in red strikethrough text :
9A1 9A2 9B 10 11 13 15 16 17 18 19	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	FRE Conditionality	<ul style="list-style-type: none"> To identify at a high level whether the associated data point must always be present, need only be present if a specified business condition is true, or need not be present in the Loan Delivery XML data file for <i>Mortgages</i> with Application Received Dates as indicated in the tab heading, delivered to Freddie Mac on or after the date indicated in the tab heading. To enable filtering and counting of data points by each type of requirement. : 	This column will have one of the following 3 designations for <i>Mortgages</i> with Application Received Dates as indicated in the tab heading, delivered to Freddie Mac on or after the date indicated in the tab heading: <ul style="list-style-type: none"> "R" (Required): The associated data point must be included in the loan delivery XML file on all loan delivery transactions. "CR" (Conditionally Required): The associated data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. The business condition is specified in the "FRE Conditionality Details" column. "O" (Optional): The associated data point is not required by FRE. Note on Optional data points: Beginning with Phase 2, the GSEs will no longer include data points that are optional for both GSEs in the ULDDS. Data points having a FRE Conditionality of "O" are either required or conditionally required by Fannie Mae. :

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9A1 9A2 9B 10 11 13 15 16 17 18 19	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-12 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	ULDDS Format	<ul style="list-style-type: none"> To provide the physical specification for the form and length of the associated data point, as permitted by the underlying XML schema. To enable filtering and counting of data points by format type. (As used in this document, "ULDDS" is an adjective meaning "shared by the GSEs".)	This column lists the following 10 data types supported in the ULDDS: <ul style="list-style-type: none"> Amount <i>n</i> (999999999.99): Represents a number for the dollar amount, with <i>n</i> specifying the maximum number of digits allowed for the associated data point. Boolean (false, true): MISMO data point terms ending with "Indicator" have values of "false" or "true". These values must be provided in lower case or the loan delivery XML file will fail schema validation. Date (YYYY-MM-DD): Represents a specific date. The date must contain a dash (-) between the year, month, and day, for example, "2010-03-25". Datetime (YYYY-MM-DDThh:mm:ss): Represents both date and time. This data type can also be used to capture only the date. The date and time both must be provided unless directed otherwise. When provided, the date and time must be separated by the designator "T", for example, "2010-03-25T15:21:47". When only the date is specified, the designator "T" and the time value should NOT be included, for example, "2010-03-25". Day (---DD): Represents the day of a month only. The DD (day) value must include three dashes prior to the two-digit date. For example, the fifteenth day of the month must be sent as: ---15. Year (YYYY): Represents the four-digit year only, for example, "2010". Enumerated (list of valid values): Represents a list of predefined values, and applies always to MISMO terms ending in "Type" and "OtherDescription", and sometimes to terms ending in "Description," "Code," and "Identifier". Each value must be delivered exactly as printed, following all spacing and capitalization or the loan delivery XML file will fail schema validation. Numeric <i>n</i> (999999999): Represents whole numbers only with <i>n</i> specifying the maximum number of digits allowed for the associated data point. The numeric value must not contain commas "," or decimals ".". Percent (999.9999 <i>N.n</i>): Represents arbitrary precision decimal numbers. For each decimal field, the total and fraction digits are specified. For example, the designation "3.4" means that the number of total digits <i>N</i> may not exceed 3 and the number of fraction digits <i>n</i> may not exceed 4. The following values are acceptable: "95.65", "1.55", ".3601", and "999". String <i>n</i>: Represents a character string with <i>n</i> specifying the maximum number of characters allowed for the associated data point. Several data points (e.g., PostalCode and TaxpayerIdentifierValue) do not allow the value to contain dashes "-".
9A1 9A2 9B 11 15 17	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 and Addenda 2012-2019 Phase 2 Requirements Issued 12-13-2012 Phase 1 Addendum Mandate 11-26-2012	Data Point Revision Category	To provide a high-level snapshot of the scope of the changes to a container or data point and enable filtering and counting by change category.	The changes to the ULDDS specification can be grouped into 4 high-level categories at the data point level: <ul style="list-style-type: none"> FRE "O" Activation: A change in the FRE Conditionality only from "O" (Optional) to "R" or "CR". One or both GSEs now require this data point. Net New: An addition to the ULDDS of a data point that has never been in the specification before. These data points all have a Sort ID that includes a decimal. Revision: One or more of the following changes has been made to the specification of an existing ULDDS data point: FRE Conditionality Details, FRE Implementation Notes, ULDDS Format, FRE-Supported Enumerations, or Loan Selling Advisor Screen Name. ULDDS "O" Activation: A change in the ULDDS Conditionality from "O" (Optional) to "R", "CR", or "CI". This means that the GSEs have jointly agreed to use a previously optional data point. A change in ULDDS Conditionality may mean that the FRE Conditionality will also change from "O" to "R" or "CR". Changes described are relative to the previous version. For example, change descriptions for Version FRE 3.0.0 are relative to Version FRE 2.0.0.

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9A1 9A2 11 15 17	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 Phase 3 and Addenda 2012-2019 Phase 2 Requirements Issued 12-13-2012 Phase 1 Addendum Mandate 11-26-2012	Data Point Revision Description	<ul style="list-style-type: none"> To provide a high-level snapshot of the types of Revisions made to existing data points. To enable filtering and counting of data points by those sub-categories. : 	<p>When the "Change Category" is "Revision", the following additional high-level change descriptions are provided to help users understand the scope of the changes, followed by the reason for the change:</p> <ul style="list-style-type: none"> ULDDS Cond (Change to ULDDS Conditionality for an active data point) FRE Cond (Change to FRE Conditionality for an active data point) Cond Dets (FRE Conditionality Details) Impl Notes (FRE Implementation Notes) Format (ULDDS Format) Enums (FRE-Supported Enumerations) Screen Name (Loan Selling Advisor Screen Name) <p>Changes described are relative to the previous version. For example, change descriptions for FRE Version 3.0.0 are relative to FRE Version 2.0.0. :</p>
9A1 9A2 11 15 17	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 Phase 3 and Addenda 2012-2019 Phase 2 Requirements Issued 12-13-2012 Phase 1 Addendum Mandate 11-26-2012	Data Point Revision Effective Date	To indicate the date upon which sellers are expected to include the associated change in their loan delivery XML files if applicable.	The date, on or after which, a specified change to the ULDD data requirements was made in the Loan Selling Advisor and must be included in the loan delivery XML file as applicable.:
9A1 9A2 9B 10 11 13 15 16 17 18 19	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	FRE Conditionality Details	To provide the detailed business condition that when true, requires the presence of the associated data point in the Loan Delivery XML data file for <i>Mortgages</i> with Application Received Dates as indicated on the tab heading, delivered to Freddie Mac on or after the date indicated on the tab heading. :	This column provides, in technical terms, the business condition requiring the delivery of the associated data point for Mortgages with Application Received Dates on or after the date indicated in the worksheet title, delivered to Freddie Mac on or after the date indicated in the worksheet title. Often the conditionality statement is phrased in terms of the existence or value of another ULDDS data point. In those cases, the Sort ID of the referenced data point is also included. :

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9A1 9A2 9B 10 11 12 13 14 15 16 17 18 19	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 3 Additional Implementation Notes Phase 2 Requirements Issued 12-13-2012 Phase 2 Complete Mandate 8-25-14 Phase 2 Additional Implementation Notes Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	FRE Implementation Notes	<ul style="list-style-type: none"> To include additional technical guidance about the delivery of the associated data point. To provide guidance, consistent with Guide policy, on how to deliver accurate values for the associated data point. ∴ 	<p>This column provides 6 categories of additional instructions or clarification for providing the associated data point values:</p> <p>"Notes on":</p> <ul style="list-style-type: none"> MISMO v3.0 Parent Container Definition FRE Conditionality FRE-Supported Enumerations Value ULDDS Format <ul style="list-style-type: none"> <i>Italicized terms</i> are defined in the Freddie Mac Learning Center Glossary located at www.freddiemac.com/learn/lo/glossary/ Capitalized Terms are MISMO Data Point Names. Terms in "quotes" are enumerations. ∴
9A1 9A2 9B 10 11 13 15 16 17 18 19	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	Loan Role Type	<p>To distinguish between the Mortgage being delivered to Freddie Mac (SubjectLoan) and any subordinate liens associated with (RelatedLoan). ∴</p>	<p>This column applies only to data points in the LOAN container, and lists the Loan Role Type value ("SubjectLoan" or "RelatedLoan") for the associated data point. The cell contains "N/A" when the associated data point is not in the LOAN container. ∴</p>
9A1 9A2 9B 10 11 13 15 16 17 18 19	ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	Loan State Type	<p>To identify whether the associated data was valid at the time of loan origination, modification, conversion, or delivery. ∴</p>	<p>This column applies only to data points in the LOAN container, and lists one of 4 LoanStateType values for the associated data point, with required usage in parentheses:</p> <ul style="list-style-type: none"> AtClosing (Non-Mods) OR AtModification: Data points with this value in "Loan State Type" may be submitted EITHER with a value of "AtClosing (Non-Mods)" if the loan has never been modified or converted OR with a value of "AtModification" if the loan being delivered to Freddie Mac is a modified loan. AtClosing (Non-Mods): Data points with this value in "Loan State Type" may only be delivered for loans that have never been modified or converted AtClosing (Mods): Data points with this value in "Loan State Type" must contain the value that was true for the delivered modified loan at the time it was first originated. AtConversion: Data points with this value in "Loan State Type" may only be delivered for loans that have been converted prior to delivery to Freddie Mac. Current: Data points with this value in "Loan State Type" should contain the most up-to-date value possible at the time the loan data is submitted to Freddie Mac. ∴

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9A1 9A2 9B 10 11 13 15 16 17 18 19	<u>ULDD 5-14-2019, Re-issued 7-2-2019</u> ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	MISMO v3.0 Definition	To describe the accepted standard meaning for the associated data point, as set forth in the MISMO v3.0 Logical Data Dictionary. :	This column lists the MISMO definition for the associated data point or attribute. Note that the definition for data points ending in "Other Description" is: "A free-form text field used to collect additional information when Other is selected for <Data Point Name>". The GSEs are limiting the use of this type of data point to an enumerated list defined by the GSEs. In the ULDDS, these fields are not free-form text fields. :
9A1 9A2 9B 10 11 13 15 16 17 18 19	<u>ULDD 5-14-2019, Re-issued 7-2-2019</u> ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012	MISMO v3.0 Parent Container	To enable filtering and counting of similar categories of data points. :	This column lists the name of the MISMO v3.0 Container under which the associated data point appears hierarchically. :

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Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
<p>9A1 9A2 10 11 13 15 16 17 18 19</p>	<p>ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012</p>	<p>Party Role Type</p>	<p>· To identify which entity is being described by the associated data point. · To enable filtering and counting of data points by party. ∴</p>	<p>This column applies only to data points in the PARTY container and lists the Party Role Type values as follows.</p> <ul style="list-style-type: none"> · At the DEAL_SETS (file) level: LoanDeliveryFilePreparer: the associated data points are applicable only to import loans, and identifies the vendor or lender-developed system that was used to deliver the Loan Delivery XML file. · At the DEAL_SET (pool) level: (Not used by Freddie Mac) <ul style="list-style-type: none"> ◇ DocumentCustodian ◇ LoanSeller ◇ Servicer · At the DEAL (loan) level: <ul style="list-style-type: none"> ◇ Appraiser: the associated data points are required if an appraisal was used to value the subject property ◇ AppraiserSupervisor: the associated data points are required if an appraisal was used to value the subject property and a supervisor signed the appraisal ◇ Borrower: the associated data points pertain to one Borrower ◇ DocumentCustodian: Not used by Freddie Mac ◇ LoanOriginationCompany: the associated data points are required for all loans ◇ LoanOriginator: the associated data points are required for all loans ◇ LoanSeller: the associated data points are required for all loans ◇ NotePayTo: the associated data points are required for all loans ◇ Other: the associated data points pertain to the Homeowners Association ◇ Payee: Not used by Freddie Mac ◇ Servicer: the associated data points pertain to the loan servicer ◇ Warehouse Lender: the associated data points pertain to the warehouse lender <p>The cell contains "N/A" when the data point is not in the PARTY container. ∴</p>
<p>9A1 9A2 9B 10 11 13 15 16 17 18 19</p>	<p>ULDD 5-14-2019, Re-issued 7-2-2019 ULDD Update Issued 11-20-2018 ULDD Phase 3 Only Phase 3 Complete Mandate 5-20-2019 Phase 3 and Addenda 2012-2019 Phase 2 Complete Mandate 8-25-14 Phase 2 Requirements Issued 12-13-2012 Phase 1 Complete Phase 1 Addendum Mandate 11-26-2012 Phase 1 Requirements Mandate 7-23-2012 F11/13SF Equivalent Mandate 7-23-2012</p>	<p>Loan Selling Advisor Screen Name</p>	<p>To provide a visual touch point for data entry users of this specification. ∴</p>	<ul style="list-style-type: none"> · This column maps the MISMO data point to its associated Loan Selling Advisor screen name. · Loan Selling Advisor screen headings and sub-headings are in bold type. Sub-headings are preceded by periods (.) to help show how they are organized on the screen. · Screen names are in regular type, and are followed by an asterisk if they must be present to save the file. · Also in some cases, a data point exists in more than one location. Both locations are listed in those cases. · In some cases, a data point delivered in the Loan Delivery XML File is presented on the screen as a heading, so no entry of the associated data point is required of the user. "N/A" is used to indicate these cases. ∴

Appendix A – Freddie Mac XML Data Requirements

Tab 7 - Cardinality

Color Legend: ▪ White = Container, listed in XPath order ▪ Lt. Gray = Data Point ▪ Dk. Gray = XPath to Data Point ▪ Blue = Container can occur more than once ▪ Yellow = Change to cell

ULDD Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality	Required to Save File in Loan Selling Advisor	Phase 1 Cardinality (7/23/2012 Mandate)		Phase 1B Cardinality (11/26/2012 Mandate)		Phase 2 Cardinality (8/25/2014 Mandate)		Phase 3 Cardinality (May 20, 2019 Mandate)		GSE Cardinality Differences (as of 5/20/2019)
					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes)										
			MISMO v3.0 Xpath										
			MISMO v3.0 Data Point Name										
			MESSAGE	√-All Loans	1	1	1	1	1	1	1	1	
1			MISMOReferenceModelIdentifier										
			.ABOUT_VERSIONS		1	1	1	1	1	1	1	1	
			..ABOUT_VERSION		1	1	1	1	1	1	1	1	
XPath			MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION										
2			AboutVersionIdentifier										
3			CreatedDatetime										
			.DEAL_SETS	√-All Loans	1	1	1	1	1	1	1	1	
Repeat			..DEAL_SET	√-All Loans	1	1	1	1	1	1	1	1	√
			...DEALS	√-All Loans	1	1	1	1	1	1	1	1	
Repeat			....DEAL	√-All Loans	1	∞	1	∞	1	∞	1	∞	√
			.....COLLATERALS	√-All Loans	1	1	1	1	1	1	1	1	
			.....COLLATERAL	√-All Loans	1	1	1	1	1	1	1	1	
			.....PROPERTIES	√-All Loans	1	1	1	1	1	1	1	1	
			.....PROPERTY	√-All Loans	1	1	1	1	1	1	1	1	
			.....ADDRESS	√-All Loans	1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS										
10			AddressLineText										
14			CityName										
16			PostalCode										
18			StateCode										
			.....FLOOD_DETERMINATION		1	1	1	1	1	1	1	1	
			.....FLOOD_DETERMINATION_DETAIL		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL										
24			SpecialFloodHazardAreaIndicator										
			.....MANUFACTURED_HOME		N/A	N/A	N/A	N/A	0	1	0	1	
			.....MANUFACTURED_HOME_DETAIL		N/A	N/A	N/A	N/A	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL										
33			ManufacturedHomeWidthType										
		PROJECT		1	1	1	1	1	1	1	1	
		PROJECT_DETAIL		1	1	1	1	1	1	1	1	

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ULDD Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality	Required to Save File in Loan Selling Advisor	Phase 1 Cardinality (7/23/2012 Mandate)		Phase 1B Cardinality (11/26/2012 Mandate)		Phase 2 Cardinality (8/25/2014 Mandate)		Phase 3 Cardinality (May 20, 2019 Mandate)		GSE Cardinality Differences (as of 5/20/2019)
					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL										
			CondominiumProjectStatusType										
			FNMCondominiumProjectManagerProjectIdentifier										
			ProjectAttachmentType										
			ProjectClassificationIdentifier										
			ProjectDesignType										
			ProjectDesignTypeOtherDescription										
			ProjectDwellingUnitCount										
			ProjectDwellingUnitsSoldCount										
			ProjectLegalStructureType										
			ProjectName										
			PUDIndicator										
			.....PROPERTY_DETAIL	√-All Loans	1	1	1	1	1	1	1	1	
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL										
			AttachmentType										
			ConstructionMethodType										
			FinancedUnitCount										
			PropertyEstateType										
			PropertyEstateTypeOtherDescription										
			PropertyFloodInsuranceIndicator										
			PropertyStructureBuiltYear										
			PropertyUsageType										
			.....PROPERTY_UNITS		0	1	0	1	0	1	0	1	
Repeat			.....PROPERTY_UNIT		0	4	0	4	0	4	0	4	
			.....PROPERTY_UNIT_DETAIL		0	1	0	1	0	1	0	1	
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL										
			BedroomCount										
			PropertyDwellingUnitEligibleRentAmount										
		PROPERTY_VALUATIONS		1	1	1	1	1	1	1	1	
		PROPERTY_VALUATION		1	1	1	1	1	1	1	1	
		AVMS		0	1	0	1	0	1	0	1	
		AVM		0	1	0	1	0	1	0	1	

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ULDD Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality	Required to Save File in Loan Selling Advisor	Phase 1 Cardinality (7/23/2012 Mandate)		Phase 1B Cardinality (11/26/2012 Mandate)		Phase 2 Cardinality (8/25/2014 Mandate)		Phase 3 Cardinality (May 20, 2019 Mandate)		GSE Cardinality Differences (as of 5/20/2019)
					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM										
80			AVMMModelNameType										
81			AVMMModelNameTypeOtherDescription										
			.....:PROPERTY_VALUATION_DETAIL		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL										
82			AppraisalIdentifier										
83			PropertyValuationAmount										
84			PropertyValuationEffectiveDate										
85			PropertyValuationFormType										
86			PropertyValuationFormTypeOtherDescription										
89			PropertyValuationMethodType										
90			PropertyValuationMethodTypeOtherDescription										
			.....:LOANS	√-All Loans	1	1	1	1	1	1	1	1	
			.....:COMBINED_LTVS		1	1	1	1	1	1	1	1	
			.....:COMBINED_LTV		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV										
91			CombinedLTVRatioPercent										
92			HomeEquityCombinedLTVRatioPercent										
			.....:LOAN (For LoanRoleType = "SubjectLoan" and LoanStateType = "AtClosing" (Non-Modifications) OR LoanRoleType = "SubjectLoan" and LoanStateType = "AtModification")	√-Standard Loans √-Modified Loans	1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN										
93			LoanRoleType (= SubjectLoan)										
			.....:ADJUSTMENT		0	1	0	1	0	1	0	1	√
			.....:CONVERSION_ADJUSTMENT		0	1	0	1	0	1	0	1	√
			.....:CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE		0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE										
102			ConversionType										
		:INTEREST_RATE_ADJUSTMENT		0	1	0	1	0	1	0	1	

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Tab 7 - Cardinality

ULDD Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality	Required to Save File in Loan Selling Advisor	Phase 1 Cardinality (7/23/2012 Mandate)		Phase 1B Cardinality (11/26/2012 Mandate)		Phase 2 Cardinality (8/25/2014 Mandate)		Phase 3 Cardinality (May 20, 2019 Mandate)		GSE Cardinality Differences (as of 5/20/2019)
					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes)										
			MISMO v3.0 Xpath										
			MISMO v3.0 Data Point Name										
			.....INDEX_RULES		0	1	0	1	0	1	0	1	
			.....INDEX_RULE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/IN TEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE										
110			IndexSourceType										
111			IndexSourceTypeOtherDescription										
113			InterestAndPaymentAdjustmentIndexLeadDaysCount										
			.....INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/IN TEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RUL E										
114			CeilingRatePercent										
115			FirstRateChangePaymentEffectiveDate										
116			FloorRatePercent										
117			InterestRateRoundingPercent										
118			InterestRateRoundingType										
119			MarginRatePercent										
			.....INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES		0	1	0	1	0	1	0	1	
Repeat			.....INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE (If required, two instances of this container must be delivered: One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps and one with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.)		0	2	0	2	0	2	0	2	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/IN TEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_ RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE										
120			AdjustmentRuleType ("First" and "Subsequent")										
121			PerChangeMaximumDecreaseRatePercent										
122			PerChangeMaximumIncreaseRatePercent										
123			PerChangeRateAdjustmentEffectiveDate										
124			PerChangeRateAdjustmentFrequencyMonthsCount										
	8/25/2014	<ul style="list-style-type: none"> Ph II Card GSE Ph II Diff PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_R ULES		0	1	0	1	0	0	0	0	√

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
	8/25/2014	<ul style="list-style-type: none"> ▪ Ph II Card ▪ GSE Ph II Diff :PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE		0	1	0	1	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE										
126			AdjustmentRuleType										
131			PerChangePrincipalAndInterestPaymentAdjustmentPercent										
			..... AMORTIZATION (This container required to save the file in the selling system.)	√-Standard Loans √-Modified Loans	1	1	1	1	1	1	1	1	
			.....AMORTIZATION_RULE (This container required to save the file in the selling system.)	√-Standard Loans √-Modified Loans	1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE										
135			LoanAmortizationMaximumTermMonthsCount										
136			LoanAmortizationPeriodCount										
137			LoanAmortizationPeriodType										
138			LoanAmortizationType										
			.....BUYDOWN		0	1	0	1	0	1	0	1	
			.....BUYDOWN_CONTRIBUTORS		0	1	0	1	0	1	0	1	
			.....BUYDOWN_CONTRIBUTOR		0	1	0	1	0	1	0	1	
			.....BUYDOWN_CONTRIBUTOR_DETAIL		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL										
145			BuydownContributorType										
146			BuydownContributorTypeOtherDescription										
	8/25/2014		.....BUYDOWN_RULE		N/A	N/A	N/A	N/A	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE										
147			BuydownChangeFrequencyMonthsCount										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
148			BuydownDurationMonthsCount										
149			BuydownIncreaseRatePercent										
150			BuydownInitialDiscountPercent										
	8/22/2013	Correction	.....CLOSING_INFORMATION		0	1	0	1	0	1	0	1	√
			.....CLOSING_COST_FUNDS		0	1	0	1	0	1	0	1	√
Repeat			.....CLOSING_COST_FUND		0	4	0	4	0	4	0	4	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND										
151		GSE Ph 3	ClosingCostContributionAmount										
152		GSE Ph 3	ClosingCostFundsType										
153		GSE Ph 3	ClosingCostFundsTypeOtherDescription										
154		GSE Ph 3	ClosingCostSourceType										
155		GSE Ph 3	ClosingCostSourceTypeOtherDescription										
			.....COLLECTED_OTHER_FUNDS		0	1	0	1	0	1	0	1	√
Repeat			.....COLLECTED_OTHER_FUND		0	4	0	4	0	4	0	4	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND										
157			OtherFundsCollectedAtClosingAmount										
158			OtherFundsCollectedAtClosingType										
159			OtherFundsCollectedAtClosingTypeOtherDescription										
			.....CONSTRUCTION		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION										
162			ConstructionLoanType										
163			ConstructionToPermanentClosingFeatureType										
165			ConstructionToPermanentClosingType										
167			ConstructionToPermanentFirstPaymentDueDate										
			.....DOWN_PAYMENTS		0	1	0	1	0	1	0	1	√
Repeat			.....DOWN_PAYMENT		0	4	0	4	0	4	0	4	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT										
172		GSE Ph 3	DownPaymentAmount										
173		GSE Ph 3	DownPaymentSourceType										
174		GSE Ph 3	DownPaymentSourceTypeOtherDescription										
175		GSE Ph 3	DownPaymentType										
176		GSE Ph 3	DownPaymentTypeOtherDescription										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes)										
			MISMO v3.0 Xpath										
			MISMO v3.0 Data Point Name										
			.....FORM_SPECIFIC_CONTENTS		0	1	0	1	0	1	0	1	
			.....FORM_SPECIFIC_CONTENT		0	2	0	2	0	1	0	1	
			.....URLA		0	1	0	1	0	1	0	1	
			.....URLA_DETAIL		0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL										
194			BorrowerPaidDiscountPointsTotalAmount										
195			PurchasePriceAmount										
			.....GOVERNMENT_LOAN		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN										
198			SectionOfActType										
			.....HMDA_LOAN		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN										
207			HMDA_HOEPALoanStatusIndicator										
208			HMDARateSpreadPercent										
			.....INTEREST_CALCULATION		1	1	1	1	1	1	1	1	
			.....INTEREST_CALCULATION_RULES		1	1	1	1	1	1	1	1	
			.....INTEREST_CALCULATION_RULE		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE										
209			InterestAccrualType										
210			InterestCalculationBasisDaysInYearCountType										
211			InterestCalculationBasisType										
213			InterestCalculationEffectiveMonthsCount										
214			InterestCalculationPeriodType										
215			InterestCalculationType										
217			LoanInterestAccrualStartDate										
Not Used			.....INTEREST_ONLY		N/A	N/A	N/A	N/A	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY										
218			InterestOnlyEndDate										
		INVESTOR_LOAN_INFORMATION		0	1	0	1	0	1	0	1	

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION										
221			RelatedInvestorLoanIdentifier										
222			RelatedLoanInvestorType										
			.....LOAN_DETAIL		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL										
224			ApplicationReceivedDate										
225			AssumabilityIndicator										
226			BalloonIndicator										
227			BorrowerCount										
228			BuydownTemporarySubsidyIndicator										
229			CapitalizedLoanIndicator										
231			ConstructionLoanIndicator										
232			ConvertibleIndicator										
233			EnoteIndicator										
234			EscrowIndicator										
236			InitialFixedPeriodEffectiveMonthsCount										
237			InterestOnlyIndicator										
238			LoanAffordableIndicator										
240			PrepaymentPenaltyIndicator										
241			RelocationLoanIndicator										
243			SharedEquityIndicator										
244			TotalMortgagedPropertiesCount										
			.....LOAN_LEVEL_CREDIT		0	1	0	1	0	1	0	1	
			.....LOAN_LEVEL_CREDIT_DETAIL		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL										
247			CreditScoreImpairmentType										
249			LoanLevelCreditScoreSelectionMethodType										
250			LoanLevelCreditScoreSelectionMethodTypeOtherDescription										
251			LoanLevelCreditScoreValue										
		LOAN_STATE	√-Standard Loans √-Modified Loans	1	1	1	1	1	1	1	1	

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name <i>(Container implementation notes)</i> MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE										
252			LoanStateDate										
253			LoanStateType ("AtClosing" OR "AtModification")										
			.....LTV		1	1	1	1	1	1	1	1	
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV										
254			BaseLTVRatioPercent										
255			LTVRatioPercent										
			.....MATURITY		1	1	1	1	1	1	1	1	
			.....MATURITY_RULE		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE										
258.1			BiweeklyComparableMonthlyMaturityDate										
256			LoanMaturityDate										
257			LoanMaturityPeriodCount										
258			LoanMaturityPeriodType										
			.....MODIFICATIONS <i>Container required only for modified loans.</i>	√-Modified Loans	0	1	0	1	0	1	0	1	
			.....MODIFICATION	√-Modified Loans	0	3	0	3	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION										
259			LoanModificationEffectiveDate										
			.....PAYMENT		1	1	1	1	1	1	1	1	
			.....PAYMENT_RULE		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE										
268			InitialPrincipalAndInterestPaymentAmount										
269			PaymentBillingStatementLeadDaysCount										
270			PaymentFrequencyType										
272			ScheduledFirstPaymentDate										
			.....QUALIFICATION		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION										
287			BorrowerReservesMonthlyPaymentCount										
290			TotalLiabilitiesMonthlyPaymentAmount										
291			TotalMonthlyIncomeAmount										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
292			TotalMonthlyProposedHousingExpenseAmount										
			.....REFINANCE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE										
293			RefinanceCashOutAmount										
294			RefinanceCashOutDeterminationType										
			.....SELECTED_LOAN_PRODUCT		1	1	1	1	1	1	1	1	
			.....PRICE_LOCKS		1	1	1	1	1	1	1	1	
			.....PRICE_LOCK		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK										
311			PriceLockDatetime										
			.....TERMS_OF_MORTGAGE	√-All Loans	1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE										
312			DisclosedIndexRatePercent										
313			LienPriorityType										
315			LoanPurposeType										
317			MortgageType										
318			MortgageTypeOtherDescription										
319			NoteAmount										
320			NoteDate										
321			NoteRatePercent										
			.....UNDERWRITING		1	1	1	1	1	1	1	1	
			.....AUTOMATED_UNDERWRITINGS		0	1	0	1	0	1	0	1	
			.....AUTOMATED_UNDERWRITING		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING										
322			AutomatedUnderwritingCaseIdentifier										
325			AutomatedUnderwritingRecommendationDescription										
326			AutomatedUnderwritingSystemType										
327			AutomatedUnderwritingSystemTypeOtherDescription										
			.....UNDERWRITING_DETAIL		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL										
328			LoanManualUnderwritingIndicator										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
			.....:LOAN (For LoanRoleType = "SubjectLoan" and LoanStateType = "AtClosing". Submit for Modified Mortgages only to provide data about the original loan prior to modification. This container required to save the in the selling system.)		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN										
332			LoanRoleType (= "SubjectLoan")										
			.....ADJUSTMENT		0	1	0	1	0	1	0	1	
			.....INTEREST_RATE_ADJUSTMENT		0	1	0	1	0	1	0	1	
			.....INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES		0	1	0	1	0	1	0	1	
Repeat			.....INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE (Enter two instances of this container: One with AdjustmentRuleType (332.1) = "First" to describe the initial adjustment structure and caps and one with AdjustmentRuleType (332.3) = "Subsequent" to identify the periodic adjustment structure and caps.)		0	2	0	2	0	2	0	2	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE										
332.1			AdjustmentRuleType ("First" and "Subsequent")										
332.2			PerChangeRateAdjustmentFrequencyMonthsCount										
			.....AMORTIZATION		0	1	0	1	0	1	0	1	
			.....AMORTIZATION_RULE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE										
333			LoanAmortizationType										
			.....INTEREST_CALCULATION		0	1	0	1	0	1	0	1	
			.....INTEREST_CALCULATION_RULES		0	1	0	1	0	1	0	1	
			.....INTEREST_CALCULATION_RULE		0	1	0	1	0	1	0	1	
XPath		Original Data for Modified Loan	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE										
335			InterestCalculationType										
			.....LOAN_DETAIL		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL										
337			BalloonIndicator										
337.1			InitialFixedPeriodEffectiveMonthsCount										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
337.2		01	InterestOnlyIndicator										
		LOAN_STATE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE										
338			LoanStateDate										
339			LoanStateType (= "AtClosing". For original loan data for delivered modified mortgages.)										
			.....MATURITY		0	1	0	1	0	1	0	1	
			.....MATURITY_RULE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE										
340			LoanMaturityDate										
			.....PAYMENT		0	1	0	1	0	1	0	1	
			.....PAYMENT_RULE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE										
342			PaymentFrequencyType										
344			ScheduledFirstPaymentDate										
			.....TERMS_OF_MORTGAGE (This container required to save the file in the selling system.)	√-All Loans	0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE										
345			LienPriorityType										
347			MortgageType										
349			NoteAmount										
350			NoteDate										
351			NoteRatePercent										
			.....LOAN (LoanRoleType = "SubjectLoan" and LoanStateType = "Current")	√-All Loans	1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN										
352			LoanRoleType ("SubjectLoan")										
			.....ADJUSTMENT		0	1	0	1	0	1	0	1	
			.....RATE_OR_PAYMENT_CHANGE_OCCURRENCES		0	1	0	1	0	1	0	1	
			.....RATE_OR_PAYMENT_CHANGE_OCCURRENCE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE										
354			ConvertibleStatusType										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
355			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
	2/26/2018		NextRateAdjustmentEffectiveDate.....ESCROW.....ESCROW_DETAIL			0	1	0	1	0	1	0	1
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL			N/A	N/A	N/A	N/A	N/A	N/A	0	1
363			EscrowBalanceAmount.....ESCROW_ITEMS			0	1	0	1	0	1	0	1
Repeat			.....ESCROW_ITEM			0	15	0	12	0	12	0	12
			.....ESCROW_ITEM_DETAIL			0	1	0	1	0	1	0	1
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL										
364			EscrowItemType										
365			EscrowItemTypeOtherDescription										
366			EscrowMonthlyPaymentAmount.....INTEREST_CALCULATION.....INTEREST_CALCULATION_OCCURRENCES.....INTEREST_CALCULATION_OCCURRENCE			0	1	0	1	0	1	0	1
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE			0	1	0	1	0	1	0	1
367			CurrentAccruedInterestAmount.....INVESTOR_FEATURES			0	1	0	1	0	1	0	1
Repeat			.....INVESTOR_FEATURE			0	10	0	10	0	10	0	10
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE										
368			InvestorFeatureIdentifier.....INVESTOR_LOAN_INFORMATION			1	1	1	1	1	1	1	1
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION										
369			BaseGuarantyFeePercent										
373			GuaranteeFeeAddOnIndicator										
374			GuarantyFeeAfterAlternatePaymentMethodPercent										
375			GuarantyFeePercent										
376			InvestorCollateralProgramIdentifier										
378			InvestorOwnershipPercent										
379			InvestorProductPlanIdentifier										
380			InvestorRemittanceDay										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
381			InvestorRemittanceType										
385			LoanAcquisitionScheduledUPBAmount										
386			LoanBuyupBuydownBasisPointNumber										
387			LoanBuyupBuydownType										
389			LoanDefaultLossPartyType										
391			REOMarketingPartyType										
			.....LOAN_COMMENTS (Not Used)		0	0	0	0	0	0	0	0	√
			.....LOAN_COMMENT (Not Used)		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT										
393			LoanCommentText										
			.....LOAN_DETAIL		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL										
394			BalloonResetIndicator										
395			CurrentInterestRatePercent										
397			MortgageModificationIndicator										
398.1			WarehouseLenderIndicator										
			.....LOAN_IDENTIFIERS	√-All Loans	1	1	1	1	1	1	1	1	
Repeat			.....LOAN_IDENTIFIER (The schema allows only one data point per LOAN_IDENTIFIER container. IF more than one data point is required, the LOAN_IDENTIFIER container must repeat for each one.)	√-All Loans	1	4	1	4	1	4	1	5	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER										
399			InvestorCommitmentIdentifier										
400			InvestorContractIdentifier										
400.1			InvestorLoanIdentifier										
401			MERS_MINIdentifier										
402			SellerLoanIdentifier										
403			ServicerLoanIdentifier										
	2/26/2018		.....EXTENSION		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....OTHER		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....LOAN_IDENTIFIER_EXTENSION		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION										
403.1			LoanIdentifier										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
403.2			LoanIdentifierType										
		LOAN_PROGRAMS		0	1	0	1	0	1	0	1	
Repeat			.....LOAN_PROGRAM		0	1	0	5	0	5	0	5	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM										
404			LoanProgramIdentifier										
			.....LOAN_STATE	√-All Loans	1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE										
405			LoanStateDate										
406			LoanStateType ("Current")										
			.....MI_DATA		0	1	0	1	0	1	0	1	√
			.....MI_DATA_DETAIL		0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL										
411			LenderPaidMIInterestRateAdjustmentPercent										
412			MICertificateIdentifier										
413			MICompanyNameType										
414			MICompanyNameTypeOtherDescription										
416			MICoveragePercent										
422			MIPremiumFinancedAmount										
423			MIPremiumFinancedIndicator										
426			MIPremiumSourceType										
429			PrimaryMIAbsenceReasonType										
430			PrimaryMIAbsenceReasonTypeOtherDescription										
			.....PAYMENT		0	1	0	1	0	1	0	1	√
			.....PAYMENT_COMPONENT_BREAKOUTS		0	1	0	1	0	1	0	1	
			.....PAYMENT_COMPONENT_BREAKOUT		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT										
436			PrincipalAndInterestPaymentAmount										
			.....PAYMENT_SUMMARY		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY										
438			AggregateLoanCurtailmentAmount										
440			LastPaidInstallmentDueDate										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
441			LastPaymentReceivedDate										
442			UPBAmount										
			.....LOAN_PRODUCT_DETAIL		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL										
450			FNMHomeImprovementProductType										
451			RefinanceProgramIdentifier										
			.....SERVICING		1	1	1	1	1	1	1	1	
			.....DELINQUENCY_SUMMARY		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DELINQUENCY_SUMMARY										
452			DelinquentPaymentsOverPastTwelveMonthsCount										
			.....LOAN (for LoanRoleType = "SubjectLoan" and LoanStateType = "AtConversion")	√-Converted Loans	0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN										
459			LoanRoleType ("SubjectLoan")										
			.....ADJUSTMENT	√-Converted Loans	0	1	0	1	0	1	0	1	√
			.....RATE_OR_PAYMENT_CHANGE_OCCURRENCES	√-Converted Loans	0	1	0	1	0	1	0	1	√
			.....RATE_OR_PAYMENT_CHANGE_OCCURRENCE	√-Converted Loans	0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE										
460			LatestConversionEffectiveDate										
		AMORTIZATION	√-Converted Loans	0	1	0	1	0	1	0	1	√
		AMORTIZATION_RULE	√-Converted Loans	0	1	0	1	0	1	0	1	√

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE										
461			LoanAmortizationType										
			.....INTEREST_CALCULATION		0	1	0	1	0	1	0	1	√
			.....INTEREST_CALCULATION_RULES		0	1	0	1	0	1	0	1	√
		Converted Loan Data	.....INTEREST_CALCULATION_RULE		0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE										
463			InterestCalculationType										
			.....LOAN_DETAIL		0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL										
464.1			BalloonIndicator										
			.....LOAN_STATE (This container required with delivery of a converted loan to save the file in the selling system.)	√-Converted Loans	0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE										
465			LoanStateDate										
466			LoanStateType ("AtConversion")										
			.....MATURITY		0	1	0	1	0	1	0	1	√
			.....MATURITY_RULE		0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE										
467			LoanMaturityDate										
			.....PAYMENT		0	1	0	1	0	1	0	1	√
			.....PAYMENT_RULE		0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE										
468			InitialPrincipalAndInterestPaymentAmount										
469			PaymentFrequencyType										
471			ScheduledFirstPaymentDate										
		TERMS_OF_MORTGAGE	√-Converted Loans	0	1	0	1	0	1	0	1	√

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE										
			472 MortgageType										
			474 NoteAmount										
			476 NoteRatePercent										
Not Used			.....LOAN (for LoanRoleType = "RelatedLoan" and LoanStateType = "AtClosing")		0	0	0	0	0	0	0	0	√
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN										
			496 LoanRoleType ("RelatedLoan")										
Not Used			.....AMORTIZATION		0	0	0	0	0	0	0	0	√
Not Used			.....AMORTIZATION_RULE		0	0	0	0	0	0	0	0	√
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE										
			497 LoanAmortizationType										
Not Used			.....LOAN_DETAIL		0	0	0	0	0	0	0	0	√
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL										
			499 BalloonIndicator										
Not Used			.....LOAN_STATE		0	0	0	0	0	0	0	0	√
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE										
			501 LoanStateDate										
			502 LoanStateType ("AtClosing")										
Not Used			.....MATURITY		0	0	0	0	0	0	0	0	√
Not Used			.....MATURITY_RULE		0	0	0	0	0	0	0	0	√
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE										
			503 LoanMaturityPeriodCount										
			504 LoanMaturityPeriodType										
Not Used		PAYMENT		0	0	0	0	0	0	0	0	√

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
Not Used		PAYMENT_RULE		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE										
506			ScheduledFirstPaymentDate										
Not Used			.....TERMS_OF_MORTGAGE		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE										
507			LienPriorityType										
509			NoteAmount										
Repeat			.....LOAN (LoanRoleType = "RelatedLoan" and LoanStateType = "Current")		0	3	0	∞	0	∞	0	∞	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN										
510			LoanRoleType ("RelatedLoan")										
			.....HELOC		0	1	0	1	0	1	0	1	
			.....HELOC_OCCURRENCES		0	1	0	1	0	1	0	1	
			.....HELOC_OCCURRENCE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE										
511			CurrentHELOCMaximumBalanceAmount										
512			HELOCBalanceAmount										
		Subordinate Lier Data	.....LOAN_DETAIL		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL										
513			HELOCIndicator										
513.1			LoanAffordableIndicator										
			.....LOAN_STATE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE										
514			LoanStateDate										
515			LoanStateType = "Current"										
			.....PAYMENT		0	1	0	1	0	1	0	1	
			.....PAYMENT_SUMMARY		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY										
516			UPBAmount										
		TERMS_OF_MORTGAGE		0	1	0	1	0	1	0	1	

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE										
517			LienPriorityType										
519			MortgageType										
			.....PARTIES		1	1	1	1	1	1	1	1	
			.....PARTY (for PartyRoleType = "Appraiser")		0	1	0	1	0	1	0	1	
			..... ROLES		0	1	0	1	0	1	0	1	
			..... ROLE		0	1	0	1	0	1	0	1	
			.....APPRAISER		0	1	0	1	0	1	0	1	
			.....APPRAISER_LICENSE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE										
525			AppraiserLicenseIdentifier										
			.....ROLE_DETAIL		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
528			PartyRoleType (= "Appraiser")										
			.....PARTY (for PartyRoleType = "AppraiserSupervisor")		0	1	0	1	0	1	0	1	
			..... ROLES		0	1	0	1	0	1	0	1	
			..... ROLE		0	1	0	1	0	1	0	1	
			.....APPRAISER_SUPERVISOR		0	1	0	1	0	1	0	1	
			.....APPRAISER_LICENSE		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser_SUPERVISOR/APPRaiser_LICENSE										
534			AppraiserLicenseIdentifier										
			.....ROLE_DETAIL										
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
537			PartyRoleType (= "AppraiserSupervisor")										
Repeat			.....PARTY (for PartyRoleType = "Borrower")	√-Primary Borrower	1	5	1	5	1	5	1	5	√
Either		INDIVIDUAL	√-Primary Borrower	0	1	0	1	0	1	0	1	
		NAME	√-Primary Borrower	0	1	0	1	0	1	0	1	

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
XPath		Borrower	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME										
540			FirstName										
541			LastName										
542			MiddleName										
543			SuffixName										
OR		LEGAL_ENTITY	√-Primary Borrower	0	1	0	1	0	1	0	1	
		LEGAL_ENTITY_DETAIL	√-Primary Borrower	0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL										
544			FullName										
545			LegalEntityType										
546			LegalEntityTypeOtherDescription										
		ADDRESSES		0	1	0	1	0	1	0	1	
		ADDRESS		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS										
548			AddressLineText										
549			AddressType										
554			CityName										
555			CountryCode										
557			PostalCode										
560			StateCode										
		 ROLES	√-Primary Borrower	1	1	1	1	1	1	1	1	
		 ROLE	√-Primary Borrower	1	1	1	1	1	1	1	1	
		BORROWER	√-Primary Borrower	1	1	1	1	1	1	1	1	
		BORROWER_DETAIL	√-Primary Borrower	1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL										
567			BorrowerAgeAtApplicationYearsCount										
568			BorrowerBirthDate										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes)										
			MISMO v3.0 Xpath										
			MISMO v3.0 Data Point Name										
571			BorrowerClassificationType										
572			BorrowerMailToAddressSameAsPropertyIndicator										
573			BorrowerQualifyingIncomeAmount										
			.....:COUNSELING_CONFIRMATION		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION										
576			CounselingConfirmationType										
577			CounselingConfirmationTypeOtherDescription										
578			CounselingFormatType										
579			CounselingFormatTypeOtherDescription										
			.....:CREDIT_SCORES		0	1	0	1	0	1	0	1	√
			.....:CREDIT_SCORE		0	3	0	3	0	1	0	1	√
			.....:CREDIT_SCORE_DETAIL		0	1	0	1	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_DETAIL										
580			CreditReportIdentifier										
582			CreditRepositorySourceIndicator										
583			CreditRepositorySourceType										
590			CreditScoreValue										
			.....:CREDIT_SCORE_PROVIDER		N/A	N/A	N/A	N/A	0	1	0	1	
			.....:CREDIT_SCORE_PROVIDER_DETAIL		N/A	N/A	N/A	N/A	0	1	0	1	
XPath	8/25/2014	Correction-XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_PROVIDER/CR										
591.1			REDIT_SCORE_PROVIDER_DETAIL										
			CreditScoreProviderName										
			.....:DECLARATION		1	1	1	1	1	1	1	1	
			.....:DECLARATION_DETAIL		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL										
596			BankruptcyIndicator										
597			BorrowerFirstTimeHomebuyerIndicator										
598			CitizenshipResidencyType										
599			LoanForeclosureOrJudgmentIndicator										
		:EMPLOYERS		N/A	N/A	N/A	N/A	0	1	0	1	
		:EMPLOYER		N/A	N/A	N/A	N/A	0	1	0	1	
		:EMPLOYMENT		N/A	N/A	N/A	N/A	0	1	0	1	

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ULDD Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality	Required to Save File in Loan Selling Advisor	Phase 1 Cardinality (7/23/2012 Mandate)		Phase 1B Cardinality (11/26/2012 Mandate)		Phase 2 Cardinality (8/25/2014 Mandate)		Phase 3 Cardinality (May 20, 2019 Mandate)		GSE Cardinality Differences (as of 5/20/2019)
					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT										
600			EmploymentBorrowerSelfEmployedIndicator										
			.....:GOVERNMENT_MONITORING		0	1	0	1	0	1	0	1	
			.....:GOVERNMENT_MONITORING_DETAIL		0	1	0	1	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL										
608			GenderType										
609			HMDAEthnicityType										
	2/26/2018		.....:EXTENSION		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....:OTHER		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....:GOVERNMENT_MONITORING_DETAIL_EXTENSION		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION										
609.4	2/26/2018		HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator										
609.5	2/26/2018		HMDAEthnicityRefusalIndicator										
608.1	2/26/2018		HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator										
608.2	2/26/2018		HMDAGenderRefusalIndicator										
608.3	2/26/2018		HMDAGenderType										
610.1	2/26/2018		HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator										
610.2	2/26/2018		HMDARaceRefusalIndicator										
			.....:HMDA_RACES		0	1	0	1	0	1	0	1	
Repeat			.....:HMDA_RACE		0	5	0	5	0	5	0	6	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE										
610			HMDARaceType										
	2/26/2018		.....:EXTENSION		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....:OTHER		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....:HMDA_RACE_EXTENSION		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018	:HMDA_RACE_DESIGNATIONS		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
Repeat	2/26/2018	:HMDA_RACE_DESIGNATION		N/A	N/A	N/A	N/A	N/A	N/A	0	13	

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION										
610.21	2/26/2018		HMDARaceDesignationOtherAsianDescription										
610.22	2/26/2018		HMDARaceDesignationOtherPacificIslanderDescription										
610.3	2/26/2018		HMDARaceDesignationType										
610.4		Removal	HMDARaceDesignationTypeOtherDescription										
	2/26/2018		.....:.....HMDA_RACE_DETAIL		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL										
610.5	2/26/2018		HMDARaceType										
610.6	2/26/2018		HMDARaceTypeAdditionalDescription										
	2/26/2018		.....:.....EXTENSION		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....:.....OTHER		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....:.....GOVERNMENT_MONITORING_EXTENSION		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....:.....HMDA_ETHNICITIES		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
Repeat	2/26/2018		.....:.....HMDA_ETHNICITY		N/A	N/A	N/A	N/A	N/A	N/A	0	2	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY										
609.1			HMDAEthnicityType										
	2/26/2018		.....:.....HMDA_ETHNICITY_ORIGINS		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
Repeat	2/26/2018		.....:.....HMDA_ETHNICITY_ORIGIN		N/A	N/A	N/A	N/A	N/A	N/A	0	5	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN										
609.2			HMDAEthnicityOriginType										
609.3			HMDAEthnicityOriginTypeOtherDescription										
			.....:.....ROLE_DETAIL (for PartyRoleType = "Borrower")	√-Primary Borrower	1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
611			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
			PartyRoleType = "Borrower"										
			.....TAXPAYER_IDENTIFIERS		1	1	1	1	1	1	1	1	
			.....TAXPAYER_IDENTIFIER		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER										
613			TaxpayerIdentifierType										
614			TaxpayerIdentifierValue										
Not Used			.....PARTY (for PartyRoleType = "DocumentCustodian")		0	0	0	0	0	0	0	0	√
Not Used			..... ROLES (for PartyRoleType = "DocumentCustodian")		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "DocumentCustodian")		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "DocumentCustodian")		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
620			PartyRoleIdentifier										
Not Used			..... ROLE (for PartyRoleType = "DocumentCustodian")		0	0	0	0	0	0	0	0	√
Not Used			.....ROLE_DETAIL (for PartyRoleType = "DocumentCustodian")		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
621			PartyRoleType (= "DocumentCustodian")										
			.....PARTY (for PartyRoleType = "LoanOriginationCompany")		1	1	1	1	1	1	1	1	
			..... ROLES		1	1	1	1	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIERS		1	1	1	1	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIER		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
627			PartyRoleIdentifier										
			..... ROLE		1	1	1	1	1	1	1	1	
			.....ROLE_DETAIL		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										

Loan Origination Company Data

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
628			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
			PartyRoleType (= "LoanOriginationCompany")										
			.....PARTY (for PartyRoleType = "LoanOriginator")		1	1	1	1	1	1	1	1	
			..... ROLES		1	1	1	1	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIERS		1	1	1	1	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIER		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
634			PartyRoleIdentifier										
			..... ROLE		1	1	1	1	1	1	1	1	
			.....LOAN_ORIGINATOR		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR										
635			LoanOriginatorType										
			.....ROLE_DETAIL		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
637			PartyRoleType (= "LoanOriginator")										
			.....PARTY (for PartyRoleType = "LoanSeller")		0	0	0	0	0	0	0	0	√
			..... ROLES		0	0	0	0	0	0	0	0	√
			.....PARTY_ROLE_IDENTIFIERS		0	0	0	0	0	0	0	0	√
			.....PARTY_ROLE_IDENTIFIER		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
639			PartyRoleIdentifier										
			..... ROLE		0	0	0	0	0	0	0	0	√
			.....ROLE_DETAIL		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
640			PartyRoleType (= "LoanSeller")										
			.....PARTY (PartyRoleType = "NotePayTo")		N/A	N/A	1	1	1	1	1	1	
			.....LEGAL_ENTITY		N/A	N/A	1	1	1	1	1	1	
			.....LEGAL_ENTITY_DETAIL		N/A	N/A	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL										
641.1			FullName										
		 ROLE		N/A	N/A	1	1	1	1	1	1	

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
			MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name										
		Not	.....ROLE_DETAIL		N/A	N/A	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
641.2			PartyRoleType (= "NotePayTo")										
	2/26/2018		..... ROLE (for PartyRoleType = "Other")		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	2/26/2018		.....ROLE_DETAIL (for PartyRoleType = "Other")		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
641.3	2/26/2018		PartyRoleType (= "Other")										
641.4	2/26/2018		PartyRoleTypeOtherDescription (= "HomeownersAssociation")										
			.....TAXPAYER_IDENTIFIERS		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
			.....TAXPAYER_IDENTIFIER		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
XPath		Homeowners Association	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_ID IDENTIFIERS/TAXPAYER_IDENTIFIER										
641.5	2/26/2018		TaxpayerIdentifierType										
641.6	2/26/2018		TaxpayerIdentifierValue										
Not Used			.....PARTY (for PartyRoleType = "Payee")		0	0	0	0	0	0	0	0	√
Not Used			..... ROLES (for PartyRoleType = "Payee")		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "Payee")		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "Payee")		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
642			PartyRoleIdentifier										
Not Used			..... ROLE (for PartyRoleType = "Payee")		0	0	0	0	0	0	0	0	√
Not Used			.....ROLE_DETAIL (for PartyRoleType = "Payee")		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
643			PartyRoleType (= "Payee")										
Not Used		PARTY (for PartyRoleType = "Servicer")		0	0	0	0	0	0	0	0	√

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
Not Used		 ROLES (for PartyRoleType = "Servicer")		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "Servicer")		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "Servicer")		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
645			PartyRoleIdentifier										
Not Used			..... ROLE (for PartyRoleType = "Servicer")		0	0	0	0	0	0	0	0	√
Not Used			.....ROLE_DETAIL (for PartyRoleType = "Servicer")		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
646			PartyRoleType (= "Servicer")										
	6/5/2017		.....PARTY (for PartyRoleType = "WarehouseLender")		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	6/5/2017		..... ROLES (for PartyRoleType = "WarehouseLender")		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	6/5/2017		.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "WarehouseLender")		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	6/5/2017		.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "WarehouseLender")		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
650.1	6/5/2017		PartyRoleIdentifier										
	6/5/2017		..... ROLE (for PartyRoleType = "WarehouseLender")		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
	6/5/2017		.....ROLE_DETAIL (for PartyRoleType = "WarehouseLender")		N/A	N/A	N/A	N/A	N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
650.2	6/5/2017		PartyRoleType (= "WarehouseLender")										
Not Used			...INVESTOR_FEATURES		0	0	0	0	0	0	0	0	√
Not Used			....INVESTOR_FEATURE		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE										
651			InvestorFeatureIdentifier										

Warehouse Lender Data

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
Not Used			...PARTIES (Not Used)		0	0	0	0	0	0	0	0	√
Not Used		PARTY (for PartyRoleType = "DocumentCustodian" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....ROLES (for PartyRoleType = "DocumentCustodian" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "DocumentCustodian" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "DocumentCustodian" (Pool Level))		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/ PARTY_ROLE_IDENTIFIER										
652			PartyRoleIdentifier										
Not Used			.....ROLE (for PartyRoleType = "DocumentCustodian" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....ROLE_DETAIL (for PartyRoleType = "DocumentCustodian" (Pool Level))		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
653			PartyRoleType = "DocumentCustodian"										
Not Used			....PARTY (for PartyRoleType = "LoanSeller" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....ROLES (for PartyRoleType = "LoanSeller" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "LoanSeller" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "LoanSeller" (Pool Level))		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/ PARTY_ROLE_IDENTIFIER										
655			PartyRoleIdentifier										
Not Used			.....ROLE (for PartyRoleType = "LoanSeller" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used		ROLE_DETAIL (for PartyRoleType = "LoanSeller" (Pool Level))		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										

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					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
656			PartyRoleType = "LoanSeller"										
Not Used			...PARTY (for PartyRoleType = "Servicer" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			....ROLES (for PartyRoleType = "Servicer" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "Servicer" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "Servicer" (Pool Level))		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
658			PartyRoleIdentifier										
Not Used			.....ROLE (for PartyRoleType = "Servicer" (Pool Level))		0	0	0	0	0	0	0	0	√
Not Used			.....ROLE_DETAIL (for PartyRoleType = "Servicer" (Pool Level))		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
659			PartyRoleType = "Servicer"										
Not Used			...POOL		0	0	0	0	0	0	0	0	√
Not Used			...POOL_DETAIL		0	0	0	0	0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL										
661			PoolAccrualRateStructureType										
662			PoolAmortizationType										
664			PoolAssumabilityIndicator										
665			PoolBalloonIndicator										
666			PoolFixedServicingFeePercent										
667			PoolIdentifier										
669			PoolInterestAndPaymentAdjustmentIndexLeadDaysCount										
670			PoolInterestOnlyIndicator										
671			PoolInterestRateRoundingPercent										
672			PoolInterestRateRoundingType										
673			PoolInvestorProductPlanIdentifier										
674			PoolIssueDate										
675			PoolMarginRatePercent										

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Tab 7 - Cardinality

ULDD Sort ID	Container Revision Effective Date <i>(R & CR Datapoints)</i>	Container Revision Category	Cardinality	Required to Save File in Loan Selling Advisor	Phase 1 Cardinality <i>(7/23/2012 Mandate)</i>		Phase 1B Cardinality <i>(11/26/2012 Mandate)</i>		Phase 2 Cardinality <i>(8/25/2014 Mandate)</i>		Phase 3 Cardinality <i>(May 20, 2019 Mandate)</i>		GSE Cardinality Differences <i>(as of 5/20/2019)</i>
					MIN	MAX	MIN	MAX	MIN	MAX	MIN	MAX	
676			PoolMaximumAccrualRatePercent										
677			PoolMinimumAccrualRatePercent										
678			PoolMortgageType										
680			PoolOwnershipPercent										
681			PoolScheduledRemittancePaymentDay										
682			PoolSecurityIssueDateInterestRatePercent										
683			PoolStructureType										
685			PoolSuffixIdentifier										
686			SecurityTradeBookEntryDate										
			..PARTIES		1	1	1	1	1	1	1	1	
			...PARTY <i>(for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))</i>		1	1	1	1	1	1	1	1	
			....ROLES <i>(for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))</i>		1	1	1	1	1	1	1	1	
			....:PARTY_ROLE_IDENTIFIERS <i>(for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))</i>		1	1	1	1	1	1	1	1	
			....:PARTY_ROLE_IDENTIFIER <i>(for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))</i>		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER										
687			PartyRoleIdentifier										
			....:ROLE <i>(for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))</i>		1	1	1	1	1	1	1	1	
			....:ROLE_DETAIL <i>(for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))</i>		1	1	1	1	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL										
688			PartyRoleType = "LoanDeliveryFilePreparer"										

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Tab 8 - Enumerations

ULDDS Sort ID	Data Point Mandate Date (As "R" or "CR")	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category (Addition / Clarification / Correction / Deletion / Modification)	Enumeration Revision Effective Date
1	7/23/2012	MISMOResponseModelIdentifier	7/23/2012	3.0.0.263.12			
2	7/23/2012	AboutVersionIdentifier	5/20/2019	FRE 4.0.0			
2	7/23/2012	AboutVersionIdentifier	8/25/2014	FRE 3.0.0			
2	7/23/2012	AboutVersionIdentifier	7/23/2012	FRE 1.0.4		Deletion	11/26/2012
33	8/25/2014	ManufacturedHomeWidthType	8/25/2014	MultiWide			
33	8/25/2014	ManufacturedHomeWidthType	8/25/2014	SingleWide			
38	7/23/2012	CondominiumProjectStatusType	7/23/2012	Established			
38	7/23/2012	CondominiumProjectStatusType	7/23/2012	New			
41	7/23/2012	ProjectAttachmentType	7/23/2012	Attached			
41	7/23/2012	ProjectAttachmentType	7/23/2012	Detached			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	CondominiumProjectManagerReview			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	ExemptFromReview			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	FHA_Approved			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	FullReview			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	ProjectEligibilityReviewService			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	StreamlinedReview			
43	7/23/2012	ProjectDesignType	7/23/2012	GardenProject			
43	7/23/2012	ProjectDesignType	7/23/2012	HighriseProject			
43	7/23/2012	ProjectDesignType	7/23/2012	MidriseProject			
43	7/23/2012	ProjectDesignType	11/26/2012	Other			
43	7/23/2012	ProjectDesignType	7/23/2012	TownhouseRowhouse			
44	11/26/2012	ProjectDesignTypeOtherDescription	11/26/2012	OtherSelectedOnValuationDocumentation			
47	7/23/2012	ProjectLegalStructureType	7/23/2012	Condominium			
47	7/23/2012	ProjectLegalStructureType	7/23/2012	Cooperative			
50	7/23/2012	AttachmentType	7/23/2012	Attached			
50	7/23/2012	AttachmentType	7/23/2012	Detached			
50	7/23/2012	AttachmentType	7/23/2012	SemiDetached			
51	7/23/2012	ConstructionMethodType	7/23/2012	Manufactured			
51	7/23/2012	ConstructionMethodType	7/23/2012	Modular		Deletion	8/25/2014
51	7/23/2012	ConstructionMethodType	7/23/2012	SiteBuilt			
57	7/23/2012	FinancedUnitCount	7/23/2012	1			
57	7/23/2012	FinancedUnitCount	7/23/2012	2			
57	7/23/2012	FinancedUnitCount	7/23/2012	3			
57	7/23/2012	FinancedUnitCount	7/23/2012	4			
63	7/23/2012	PropertyEstateType	7/23/2012	FeeSimple			
63	7/23/2012	PropertyEstateType	7/23/2012	Leasehold			

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ULDDS Sort ID	Data Point Mandate Date (As "R" or "CR")	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category (Addition / Clarification / Correction / Deletion / Modification)	Enumeration Revision Effective Date
63	7/23/2012	PropertyEstateType	7/23/2012	Other			
64	7/23/2012	PropertyEstateTypeOtherDescription	7/23/2012	LifeEstate			
69	7/23/2012	PropertyUsageType	7/23/2012	Investment			
69	7/23/2012	PropertyUsageType	7/23/2012	PrimaryResidence			
69	7/23/2012	PropertyUsageType	7/23/2012	SecondHome			
80	7/23/2012	AVMModelNameType	7/23/2012	AutomatedPropertyService			
80	7/23/2012	AVMModelNameType	7/23/2012	Casa			
80	7/23/2012	AVMModelNameType	7/23/2012	FidelityHansen			
80	7/23/2012	AVMModelNameType	7/23/2012	HomePriceAnalyzer			
80	7/23/2012	AVMModelNameType	7/23/2012	HomePriceIndex		Deletion	11/26/2012
80	7/23/2012	AVMModelNameType	7/23/2012	HomeValueExplorer			
80	7/23/2012	AVMModelNameType	7/23/2012	Indicator		Deletion	11/26/2012
80	7/23/2012	AVMModelNameType	7/23/2012	NetValue		Deletion	11/26/2012
80	7/23/2012	AVMModelNameType	11/26/2012	Other			
80	7/23/2012	AVMModelNameType	7/23/2012	Pass			
80	7/23/2012	AVMModelNameType	7/23/2012	PropertySurveyAnalysisReport		Deletion	11/26/2012
80	7/23/2012	AVMModelNameType	7/23/2012	ValueFinder			
80	7/23/2012	AVMModelNameType	7/23/2012	ValuePoint			
80	7/23/2012	AVMModelNameType	7/23/2012	ValuePoint4			
80	7/23/2012	AVMModelNameType	7/23/2012	ValuePointPlus			
80	7/23/2012	AVMModelNameType	7/23/2012	ValueSure			
80	7/23/2012	AVMModelNameType	7/23/2012	ValueWizard			
80	7/23/2012	AVMModelNameType	7/23/2012	ValueWizardPlus			
80	7/23/2012	AVMModelNameType	7/23/2012	VeroIndexPlus			
80	7/23/2012	AVMModelNameType	7/23/2012	VeroValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	AVMax			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	CAValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	CollateralMarketValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	FraudGuard			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	FREAllowedAVM			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	I_AVM			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	IVal			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	PowerBase6			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	RapidValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	RealAssessment			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	RealValue			

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ULDDS Sort ID	Data Point Mandate Date (As "R" or "CR")	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category (Addition / Clarification / Correction / Deletion / Modification)	Enumeration Revision Effective Date
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	RealtorValuationModel			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	Relar			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	SiteXValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	Vector			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	Veros			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	VeroValueAdvantage			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	VeroValuePreferred			
85	8/25/2014	PropertyValuationFormType	8/25/2014	AppraisalUpdateAndOrCompletionReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	DesktopUnderwriterPropertyInspectionReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	ExteriorOnlyInspectionResidentialAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	IndividualCondominiumUnitAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	IndividualCooperativeInterestAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	LoanProspectorConditionAndMarketability		Deletion	10/1/2016
85	8/25/2014	PropertyValuationFormType	8/25/2014	ManufacturedHomeAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	OneUnitResidentialAppraisalFieldReviewReport			
85	8/25/2014	PropertyValuationFormType	5/20/2019	Other			
85	8/25/2014	PropertyValuationFormType	8/25/2014	SmallResidentialIncomePropertyAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	TwoToFourUnitResidentialAppraisal			
85	8/25/2014	PropertyValuationFormType	8/25/2014	UniformResidentialAppraisalReport			
86	5/20/2019	PropertyValuationFormTypeOtherDescription	5/20/2019	OneUnitResidentialAppraisalDeskReviewReport			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	AutomatedValuationModel			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	DesktopAppraisal			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	DriveBy			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	FullAppraisal			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	None			
89	7/23/2012	PropertyValuationMethodType	11/26/2012	Other			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	PriorAppraisalUsed			
90	11/26/2012	PropertyValuationMethodTypeOtherDescription	5/20/2019	DeskReview			
90	11/26/2012	PropertyValuationMethodTypeOtherDescription	11/26/2012	FieldReview			
93	7/23/2012	LoanRoleType	7/23/2012	SubjectLoan			
102	7/23/2012	ConversionType	7/23/2012	ToFixedRate			
102	7/23/2012	ConversionType	7/23/2012	ToMonthlyPaymentFrequency			
110	7/23/2012	IndexSourceType	7/23/2012	LIBOROneYearWSJDaily			
110	7/23/2012	IndexSourceType	7/23/2012	SixMonthLIBOR_WSJDaily			

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ULDDS Sort ID	Data Point Mandate Date (As "R" or "CR")	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category (Addition / Clarification / Correction / Deletion / Modification)	Enumeration Revision Effective Date
110	7/23/2012	IndexSourceType	7/23/2012	WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15			
110	7/23/2012	IndexSourceType	7/23/2012	WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15			
110	7/23/2012	IndexSourceType	7/23/2012	WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15			
113	7/23/2012	InterestAndPaymentAdjustmentIndexLeadDaysCount	7/23/2012	25		Deletion	1/1/2015
113	7/23/2012	InterestAndPaymentAdjustmentIndexLeadDaysCount	7/23/2012	45			
117	7/23/2012	InterestRateRoundingPercent	7/23/2012	0.125			
118	7/23/2012	InterestRateRoundingType	8/25/2014	Down			
118	7/23/2012	InterestRateRoundingType	7/23/2012	Nearest			
118	7/23/2012	InterestRateRoundingType	8/25/2014	NoRounding			
118	7/23/2012	InterestRateRoundingType	8/25/2014	Up			
120	7/23/2012	AdjustmentRuleType	7/23/2012	First			
120	7/23/2012	AdjustmentRuleType	7/23/2012	Subsequent			
126	7/23/2012	AdjustmentRuleType	7/23/2012	Subsequent		Deletion	8/25/2014
137	7/23/2012	LoanAmortizationPeriodType	7/23/2012	Biweekly			
137	7/23/2012	LoanAmortizationPeriodType	7/23/2012	Month			
138	7/23/2012	LoanAmortizationType	7/23/2012	AdjustableRate			
138	7/23/2012	LoanAmortizationType	7/23/2012	Fixed			
138	7/23/2012	LoanAmortizationType	7/23/2012	RateImprovementMortgage			
145	7/23/2012	BuydownContributorType	7/23/2012	Borrower			
145	7/23/2012	BuydownContributorType	7/23/2012	Lender			
145	7/23/2012	BuydownContributorType	7/23/2012	Other			
146	7/23/2012	BuydownContributorTypeOtherDescription	7/23/2012	InterestedThirdParty			
152	7/23/2012	ClosingCostFundsType	7/23/2012	BridgeLoan			
152	7/23/2012	ClosingCostFundsType	7/23/2012	CashOnHand			
152	7/23/2012	ClosingCostFundsType	7/23/2012	CheckingSavings			
152	7/23/2012	ClosingCostFundsType	7/23/2012	Contribution			
152	7/23/2012	ClosingCostFundsType	7/23/2012	CreditCard			
152	7/23/2012	ClosingCostFundsType	8/25/2014	EquityOnSoldProperty			
152	7/23/2012	ClosingCostFundsType	11/26/2012	EquityOnSubjectProperty			
152	7/23/2012	ClosingCostFundsType	5/20/2019	ForgivableSecuredLoan			
152	7/23/2012	ClosingCostFundsType	7/23/2012	GiftFunds			
152	7/23/2012	ClosingCostFundsType	7/23/2012	Grant			
152	7/23/2012	ClosingCostFundsType	11/26/2012	LifeInsuranceCashValue			
152	7/23/2012	ClosingCostFundsType	11/26/2012	LotEquity			
152	7/23/2012	ClosingCostFundsType	7/23/2012	Other			
152	7/23/2012	ClosingCostFundsType	7/23/2012	PremiumFunds			

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ULDDS Sort ID	Data Point Mandate Date (As "R" or "CR")	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category (Addition / Clarification / Correction / Deletion / Modification)	Enumeration Revision Effective Date
152	7/23/2012	ClosingCostFundsType	11/26/2012	RentWithOptionToPurchase			
152	7/23/2012	ClosingCostFundsType	11/26/2012	RetirementFunds			
152	7/23/2012	ClosingCostFundsType	11/26/2012	SaleOfChattel			
152	7/23/2012	ClosingCostFundsType	7/23/2012	SecuredLoan			
152	7/23/2012	ClosingCostFundsType	11/26/2012	StocksAndBonds			
152	7/23/2012	ClosingCostFundsType	7/23/2012	SweatEquity			
152	7/23/2012	ClosingCostFundsType	11/26/2012	TradeEquity			
152	7/23/2012	ClosingCostFundsType	11/26/2012	TrustFunds			
152	7/23/2012	ClosingCostFundsType	7/23/2012	UnsecuredBorrowedFunds			
153	7/23/2012	ClosingCostFundsTypeOtherDescription	7/23/2012	AggregatedRemainingTypes			
153	7/23/2012	ClosingCostFundsTypeOtherDescription	7/23/2012	SecondaryFinancingClosedEnd			
153	7/23/2012	ClosingCostFundsTypeOtherDescription	7/23/2012	SecondaryFinancingHELOC			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Borrower			
154	7/23/2012	ClosingCostSourceType	7/23/2012	CommunityNonProfit			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Employer			
154	7/23/2012	ClosingCostSourceType	7/23/2012	FederalAgency			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Lender			
154	7/23/2012	ClosingCostSourceType	7/23/2012	LocalAgency			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Other			
154	7/23/2012	ClosingCostSourceType	7/23/2012	PropertySeller			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Relative			
154	7/23/2012	ClosingCostSourceType	7/23/2012	ReligiousNonProfit			
154	7/23/2012	ClosingCostSourceType	7/23/2012	StateAgency			
155	7/23/2012	ClosingCostSourceTypeOtherDescription	7/23/2012	AggregatedRemainingSourceTypes			
155	7/23/2012	ClosingCostSourceTypeOtherDescription	7/23/2012	FHLBAffordableHousingProgram			
155	7/23/2012	ClosingCostSourceTypeOtherDescription	7/23/2012	USDARuralHousing			
158	7/23/2012	OtherFundsCollectedAtClosingType	7/23/2012	AdvancedPITIPayment			
158	7/23/2012	OtherFundsCollectedAtClosingType	7/23/2012	EscrowFunds			
158	7/23/2012	OtherFundsCollectedAtClosingType	7/23/2012	Other			
158	7/23/2012	OtherFundsCollectedAtClosingType	7/23/2012	PrincipalCurtailment			
159	7/23/2012	OtherFundsCollectedAtClosingTypeOther Description	7/23/2012	Buydown			
162	7/23/2012	ConstructionLoanType	7/23/2012	ConstructionToPermanent			
163	7/23/2012	ConstructionToPermanentClosingFeatureType	7/23/2012	AutomaticConversion			
163	7/23/2012	ConstructionToPermanentClosingFeatureType	7/23/2012	ModificationAgreement			
163	7/23/2012	ConstructionToPermanentClosingFeatureType	7/23/2012	NewNote			
165	7/23/2012	ConstructionToPermanentClosingType	7/23/2012	OneClosing			

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ULDDS Sort ID	Data Point Mandate Date (As "R" or "CR")	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category (Addition / Clarification / Correction / Deletion / Modification)	Enumeration Revision Effective Date
165	7/23/2012	ConstructionToPermanentClosingType	7/23/2012	TwoClosing			
173	7/23/2012	DownPaymentSourceType	7/23/2012	Borrower			
173	7/23/2012	DownPaymentSourceType	7/23/2012	CommunityNonProfit			
173	7/23/2012	DownPaymentSourceType	7/23/2012	Employer			
173	7/23/2012	DownPaymentSourceType	7/23/2012	FederalAgency			
173	7/23/2012	DownPaymentSourceType	7/23/2012	LocalAgency			
173	7/23/2012	DownPaymentSourceType	5/20/2019	OriginatingLender			
173	7/23/2012	DownPaymentSourceType	7/23/2012	Other			
173	7/23/2012	DownPaymentSourceType	7/23/2012	Relative		Correction	
173	7/23/2012	DownPaymentSourceType	7/23/2012	ReligiousNonProfit			
173	7/23/2012	DownPaymentSourceType	7/23/2012	StateAgency			
174	7/23/2012	DownPaymentSourceTypeOtherDescription	7/23/2012	AggregatedRemainingSourceTypes			
174	7/23/2012	DownPaymentSourceTypeOtherDescription	7/23/2012	FHLBAffordableHousingProgram			
174	7/23/2012	DownPaymentSourceTypeOtherDescription	7/23/2012	USDARuralHousing			
175	7/23/2012	DownPaymentType	7/23/2012	BridgeLoan			
175	7/23/2012	DownPaymentType	7/23/2012	CashOnHand			
175	7/23/2012	DownPaymentType	7/23/2012	CheckingSavings			
175	7/23/2012	DownPaymentType	8/25/2014	EquityOnSoldProperty			
175	7/23/2012	DownPaymentType	11/26/2012	EquityOnSubjectProperty			
175	7/23/2012	DownPaymentType	5/20/2019	ForgivableSecuredLoan			
175	7/23/2012	DownPaymentType	7/23/2012	GiftFunds			
175	7/23/2012	DownPaymentType	11/26/2012	LifeInsuranceCashValue			
175	7/23/2012	DownPaymentType	11/26/2012	LotEquity			
175	7/23/2012	DownPaymentType	7/23/2012	OtherTypeOfDownPayment			
175	7/23/2012	DownPaymentType	11/26/2012	RentWithOptionToPurchase			
175	7/23/2012	DownPaymentType	11/26/2012	RetirementFunds			
175	7/23/2012	DownPaymentType	11/26/2012	SaleOfChattel			
175	7/23/2012	DownPaymentType	7/23/2012	SecuredBorrowedFunds			
175	7/23/2012	DownPaymentType	11/26/2012	StocksAndBonds			
175	7/23/2012	DownPaymentType	7/23/2012	SweatEquity			
175	7/23/2012	DownPaymentType	11/26/2012	TradeEquity			
175	7/23/2012	DownPaymentType	11/26/2012	TrustFunds			
175	7/23/2012	DownPaymentType	7/23/2012	UnsecuredBorrowedFunds			
176	7/23/2012	DownPaymentTypeOtherDescription	7/23/2012	AggregatedRemainingTypes			
176	7/23/2012	DownPaymentTypeOtherDescription	5/20/2019	Grant			
176	7/23/2012	DownPaymentTypeOtherDescription	7/23/2012	SecondaryFinancingClosedEnd			

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ULDDS Sort ID	Data Point Mandate Date <i>(As "R" or "CR")</i>	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category <i>(Addition / Clarification / Correction / Deletion / Modification)</i>	Enumeration Revision Effective Date
176	7/23/2012	DownPaymentTypeOtherDescription	7/23/2012	SecondaryFinancingHELOC			
198	7/23/2012	SectionofActType	7/23/2012	203B			
198	7/23/2012	SectionofActType	7/23/2012	234C			
198	7/23/2012	SectionofActType	7/23/2012	184			
198	7/23/2012	SectionofActType	7/23/2012	502			
198	7/23/2012	SectionofActType	7/23/2012	8			
209	7/23/2012	InterestAccrualType	7/23/2012	DailyInterestAccrual			
210	7/23/2012	InterestCalculationBasisDaysInYearCountType	7/23/2012	365Or366			
211	7/23/2012	InterestCalculationBasisType	7/23/2012	EndOfPeriod			
214	7/23/2012	InterestCalculationPeriodType	7/23/2012	Biweekly			
214	7/23/2012	InterestCalculationPeriodType	7/23/2012	Day			
214	7/23/2012	InterestCalculationPeriodType	7/23/2012	Month			
215	7/23/2012	InterestCalculationType	7/23/2012	Compound		Deletion	8/25/2014
215	7/23/2012	InterestCalculationType	7/23/2012	Simple			
222	7/23/2012	RelatedLoanInvestorType	7/23/2012	FRE			
222	7/23/2012	RelatedLoanInvestorType	7/23/2012	Seller			
247	7/23/2012	CreditScoreImpairmentType	7/23/2012	InsufficientCreditHistory			
247	7/23/2012	CreditScoreImpairmentType	7/23/2012	SignificantErrorsScore			
249	7/23/2012	LoanLevelCreditScoreSelectionMethodType	7/23/2012	AverageThenAverage			
249	7/23/2012	LoanLevelCreditScoreSelectionMethodType	7/23/2012	MiddleOrLowerThenAverage			
249	7/23/2012	LoanLevelCreditScoreSelectionMethodType	7/23/2012	MiddleOrLowerThenLowest			
249	7/23/2012	LoanLevelCreditScoreSelectionMethodType	7/23/2012	Other			
250	7/23/2012	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	7/23/2012	SellerSpecific			
253	7/23/2012	LoanStateType	7/23/2012	AtClosing			
253	7/23/2012	LoanStateType	7/23/2012	AtModification			
258	7/23/2012	LoanMaturityPeriodType	7/23/2012	Biweekly			
258	7/23/2012	LoanMaturityPeriodType	7/23/2012	Month			
270	7/23/2012	PaymentFrequencyType	7/23/2012	Biweekly			
270	7/23/2012	PaymentFrequencyType	7/23/2012	Monthly			
294	7/23/2012	RefinanceCashOutDeterminationType	7/23/2012	CashOut			
294	7/23/2012	RefinanceCashOutDeterminationType	7/23/2012	NoCashOut			
313	7/23/2012	LienPriorityType	7/23/2012	FirstLien			
315	7/23/2012	LoanPurposeType	7/23/2012	Purchase			
315	7/23/2012	LoanPurposeType	7/23/2012	Refinance			
317	7/23/2012	MortgageType	7/23/2012	Conventional			
317	7/23/2012	MortgageType	7/23/2012	FHA			

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317	7/23/2012	MortgageType	7/23/2012	Other			
317	7/23/2012	MortgageType	7/23/2012	USDARuralHousing			
317	7/23/2012	MortgageType	7/23/2012	VA			
318	7/23/2012	MortgageTypeOtherDescription	7/23/2012	PublicAndIndianHousing			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	A1Accept			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	A2Accept			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	Accept			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	Approve			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	ApproveEligible			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	C1Caution			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	C2Caution			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	11/26/2012	Caution			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	CautionEligibleForAMinus			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Assetwise			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Capstone			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Clues			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	DesktopUnderwriter			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	ECS			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	LoanProspector			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Other			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Strategyware			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Zippy			
327	7/23/2012	AutomatedUnderwritingSystemTypeOtherDescription	5/20/2019	LoanProductAdvisor			
327	7/23/2012	AutomatedUnderwritingSystemTypeOtherDescription	7/23/2012	FirstMortgageCreditScore			
332	7/23/2012	LoanRoleType	7/23/2012	SubjectLoan			
332.1	7/23/2012	AdjustmentRuleType	7/23/2012	First			
332.1	7/23/2012	AdjustmentRuleType	7/23/2012	Subsequent			
333	7/23/2012	LoanAmortizationType	7/23/2012	AdjustableRate			
333	7/23/2012	LoanAmortizationType	7/23/2012	Fixed			
333	7/23/2012	LoanAmortizationType	7/23/2012	RateImprovementMortgage		Deletion	11/26/2012
335	7/23/2012	InterestCalculationType	7/23/2012	Compound		Deletion	8/25/2014
335	7/23/2012	InterestCalculationType	7/23/2012	Simple			
339	7/23/2012	LoanStateType	7/23/2012	AtClosing			
342	7/23/2012	PaymentFrequencyType	7/23/2012	Biweekly			
342	7/23/2012	PaymentFrequencyType	7/23/2012	Monthly			
345	7/23/2012	LienPriorityType	7/23/2012	FirstLien			

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345	7/23/2012	LienPriorityType	7/23/2012	SecondLien		Deletion	11/26/2012
347	7/23/2012	MortgageType	7/23/2012	Conventional			
347	7/23/2012	MortgageType	7/23/2012	FHA		Deletion	11/26/2012
347	7/23/2012	MortgageType	7/23/2012	Other		Deletion	11/26/2012
347	7/23/2012	MortgageType	7/23/2012	USDARuralHousing		Deletion	11/26/2012
347	7/23/2012	MortgageType	7/23/2012	VA		Deletion	11/26/2012
348	7/23/2012	MortgageTypeOtherDescription	7/23/2012	PublicAndIndianHousing		Deletion	11/26/2012
352	7/23/2012	LoanRoleType	7/23/2012	SubjectLoan			
354	7/23/2012	ConvertibleStatusType	7/23/2012	Active			
354	7/23/2012	ConvertibleStatusType	7/23/2012	Exercised			
354	7/23/2012	ConvertibleStatusType	7/23/2012	Expired			
364	7/23/2012	EscrowItemType	7/23/2012	BoroughPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	CityPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	CountyPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	DistrictPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	EarthquakeInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	FloodInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	HazardInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	MortgageInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	Other			
364	7/23/2012	EscrowItemType	7/23/2012	OtherTax			
364	7/23/2012	EscrowItemType	7/23/2012	PestInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	SchoolPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	StatePropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	StormInsurance			
364	7/23/2012	EscrowItemType	5/20/2019	TownPropertyTax		Addition	3/25/2019
364	7/23/2012	EscrowItemType	7/23/2012	TownshipPropertyTax			
364	7/23/2012	EscrowItemType	5/20/2019	VillagePropertyTax		Addition	3/25/2019
364	7/23/2012	EscrowItemType	5/20/2019	WindstormInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	AssessmentTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CityBondTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CondominiumAssociationDues		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CondominiumAssociationSpecialAssessment		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	ConstructionCompletionFunds		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CooperativeAssociationDues		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CooperativeAssociationSpecialAssessment		Addition	3/25/2019

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365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CountyBondTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CreditDisabilityInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CreditLifeInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CreditPropertyInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CreditUnemploymentInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	DebtCancellationInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	DebtSuspensionInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	EnergyEfficientImprovementFunds		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	GroundRent		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	HailInsurancePremium		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	HomeownersAssociationDues		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	HomeownersAssociationSpecialAssessment		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	HomeownersInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	7/23/2012	Leasehold			
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	ParishTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	PropertyTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	RehabilitationFunds		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	VolcanoInsurance		Addition	3/25/2019
376	7/23/2012	InvestorCollateralProgramIdentifier	11/26/2012	Form2070			
376	7/23/2012	InvestorCollateralProgramIdentifier	11/26/2012	Form2075			
376	7/23/2012	InvestorCollateralProgramIdentifier	7/23/2012	PropertyInspectionAlternative			
376	7/23/2012	InvestorCollateralProgramIdentifier	7/23/2012	PropertyInspectionWaiver			
387	7/23/2012	LoanBuyupBuydownType	7/23/2012	Buydown			
387	7/23/2012	LoanBuyupBuydownType	7/23/2012	Buyup			
387	7/23/2012	LoanBuyupBuydownType	7/23/2012	BuyupBuydownDoesNotApply			
403.2	5/20/2019	LoanIdentifierType	5/20/2019	UniversalLoan			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	Alt97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	AlternativeFullInformation			
404	7/23/2012	LoanProgramIdentifier	10/21/2013	AlternateRequirementsDesktopUnderwriter			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	AMinusMortgage			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	BuilderOrDeveloperAffiliated			
404	7/23/2012	LoanProgramIdentifier	6/24/2019	ChattelMortgage		Addition	6/24/2019
404	7/23/2012	LoanProgramIdentifier	7/23/2012	ConstructionConversion			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	CorrAdvantageLoan			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	DecliningBalanceCoOwnershipInitiative			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	DisasterReliefProgram			

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404	7/23/2012	LoanProgramIdentifier	7/23/2012	DreaMaker			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	EnergyConservation			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	FREOwnedCondoProject			
404	7/23/2012	LoanProgramIdentifier	5/11/2015	HFAPreferred			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomeOpportunity			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossible3PercentCash		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossible97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	3/23/2015	HomePossibleAdvantage			
404	7/23/2012	LoanProgramIdentifier	3/23/2015	HomePossibleAdvantageHFA			
404	7/24/2012	LoanProgramIdentifier	5/20/2019	HomePossibleHomeReady			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMCM3PercentCash		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMCM97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMCM		Modification	5/1/2019
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMCMCS		Modification	5/1/2019
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMortgage			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolution3PercentCash		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolution97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolutionMCMCS3PercentCash		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolutionMCMCS97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolutionMortgage		Deletion	11/24/2014
404	7/23/2012	LoanProgramIdentifier	7/23/2012	LoansToFacilitateREOSales			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	LongTermStandBy			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	MortgageRevenueBond			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	MortgageRewardsProgram			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	MurabahaMortgage			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	Negotiated97PercentLTVLoanProgram			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	NewlyBuiltHomeMortgage		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	NoFeeMortgagePlus			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	NeighborhoodChampions			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	OptimumMortgageProgram			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	RecourseGuaranteedByThirdParty			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	Renovation			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	SolarInitiative			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	ShortTermStandBy			
406	7/23/2012	LoanStateType	7/23/2012	Current			
413	7/23/2012	MICompanyNameType	7/23/2012	CMG		Deletion	5/5/2015

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413	7/23/2012	MICompanyNameType	7/23/2012	Essent			
413	7/23/2012	MICompanyNameType	7/23/2012	Genworth			
413	7/23/2012	MICompanyNameType	7/23/2012	MGIC			
413	7/23/2012	MICompanyNameType	7/23/2012	Other			
413	7/23/2012	MICompanyNameType	7/23/2012	PMI			
413	7/23/2012	MICompanyNameType	7/23/2012	Radian			
413	7/23/2012	MICompanyNameType	7/23/2012	RMIC			
413	7/23/2012	MICompanyNameType	7/23/2012	Triad			
413	7/23/2012	MICompanyNameType	7/23/2012	UGI			
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	Amerin		Deletion	11/26/2012
414	7/23/2012	MICompanyNameTypeOtherDescription	5/5/2015	ArchMI		Addition	10/20/2014
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	CAHLIF			
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	CMGPreSep94		Deletion	10/20/2014
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	Commonwealth		Deletion	11/26/2012
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	MIF			
414	7/23/2012	MICompanyNameTypeOtherDescription	8/25/2014	NMI			
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	RMIC-NC			
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	Verex		Deletion	11/26/2012
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	WiscMtgAssr		Deletion	11/26/2012
426	7/23/2012	MIPremiumSourceType	7/23/2012	Borrower			
426	7/23/2012	MIPremiumSourceType	7/23/2012	Lender			
429	7/23/2012	PrimaryMIAbsenceReasonType	7/23/2012	MICanceledBasedOnCurrentLTV			
429	7/23/2012	PrimaryMIAbsenceReasonType	7/23/2012	NoMIBasedOnOriginalLTV			
429	7/23/2012	PrimaryMIAbsenceReasonType	7/23/2012	Other			
430	7/23/2012	PrimaryMIAbsenceReasonTypeOtherDescription	7/23/2012	IndemnificationInLieuOfMI			
430	7/23/2012	PrimaryMIAbsenceReasonTypeOtherDescription	11/26/2012	NoMIBasedOnInvestorRequirements			
430	7/23/2012	PrimaryMIAbsenceReasonTypeOtherDescription	7/23/2012	NoMIBasedOnMortgageBeingRefinanced		Modification to Capitalization	11/26/2012
430	7/23/2012	PrimaryMIAbsenceReasonTypeOtherDescription	7/23/2012	RecourseInLieuOfMI			
451	7/23/2012	RefinanceProgramIdentifier	1/1/2019	EnhancedReliefRefinance			
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	FREOwnedStreamlinedRefinance		Deletion	11/26/2012
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	ReliefRefinanceOpenAccess		Deletion	9/30/2019
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	ReliefRefinanceSameServicer		Deletion	9/30/2019
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	StreamlinedReliefRefinance			
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	TexasEquity			
459	7/23/2012	LoanRoleType	7/23/2012	SubjectLoan			

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461	7/23/2012	LoanAmortizationType	7/23/2012	Fixed			
463	7/23/2012	InterestCalculationType	7/23/2012	Compound		Deletion	8/25/2014
463	7/23/2012	InterestCalculationType	7/23/2012	Simple			
466	7/23/2012	LoanStateType	7/23/2012	AtConversion			
469	7/23/2012	PaymentFrequencyType	7/23/2012	Monthly			
472	7/23/2012	MortgageType	7/23/2012	Conventional			
496	7/23/2012	LoanRoleType	7/23/2012	RelatedLoan			
497	7/23/2012	LoanAmortizationType	7/23/2012	AdjustableRate			
497	7/23/2012	LoanAmortizationType	7/23/2012	Fixed			
497	7/23/2012	LoanAmortizationType	7/23/2012	RateImprovementMortgage			
502	7/23/2012	LoanStateType	7/23/2012	AtClosing			
504	7/23/2012	LoanMaturityPeriodType	7/23/2012	Month			
507	7/23/2012	LienPriorityType	7/23/2012	FirstLien			
510	7/23/2012	LoanRoleType	7/23/2012	RelatedLoan			
515	7/23/2012	LoanStateType	7/23/2012	Current			
517	7/23/2012	LienPriorityType	7/23/2012	SecondLien			
517	7/23/2012	LienPriorityType	7/23/2012	ThirdLien			
517	7/23/2012	LienPriorityType	7/23/2012	FourthLien			
519	7/23/2012	MortgageType	7/23/2012	Conventional			
519	7/23/2012	MortgageType	7/23/2012	USDARuralHousing			
528	7/23/2012	PartyRoleType	7/23/2012	Appraiser			
537	7/23/2012	PartyRoleType	7/23/2012	AppraiserSupervisor			
545	7/23/2012	LegalEntityType	7/23/2012	Estate			
545	7/23/2012	LegalEntityType	7/23/2012	GovernmentEntity			
545	7/23/2012	LegalEntityType	7/23/2012	LimitedLiabilityCompany			
545	7/23/2012	LegalEntityType	7/23/2012	LimitedPartnership			
545	7/23/2012	LegalEntityType	7/23/2012	JointVenture			
545	7/23/2012	LegalEntityType	7/23/2012	NonProfitCorporation			
545	7/23/2012	LegalEntityType	7/23/2012	Other			
546	7/23/2012	LegalEntityTypeOtherDescription	7/23/2012	IllinoisLandTrust		Deletion	8/25/2014
546	7/23/2012	LegalEntityTypeOtherDescription	7/23/2012	LandTrust		Deletion	8/25/2014
546	7/23/2012	LegalEntityTypeOtherDescription	7/23/2012	LivingTrust			
546	7/23/2012	LegalEntityTypeOtherDescription	7/23/2012	NativeAmericanTribeOrTribalOrganization			
549	7/23/2012	AddressType	7/23/2012	Mailing			

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555	7/23/2012	CountryCode	7/23/2012	See International Organization for Standardization (ISO) 3166-1-alpha-2 code list at www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm			
571	7/23/2012	BorrowerClassificationType	7/23/2012	Primary			
571	7/23/2012	BorrowerClassificationType	7/23/2012	Secondary			
576	7/23/2012	CounselingConfirmationType	7/23/2012	GovernmentAgency			
576	7/23/2012	CounselingConfirmationType	7/23/2012	HUDApprovedCounselingAgency			
576	7/23/2012	CounselingConfirmationType	7/23/2012	LenderTrainedCounseling			
576	7/23/2012	CounselingConfirmationType	7/23/2012	NoBorrowerCounseling			
576	7/23/2012	CounselingConfirmationType	7/23/2012	Other			
577	7/23/2012	CounselingConfirmationTypeOtherDescription	7/23/2012	BorrowerDidNotParticipate			
577	7/23/2012	CounselingConfirmationTypeOtherDescription	7/23/2012	MortgageInsuranceCompany			
577	7/23/2012	CounselingConfirmationTypeOtherDescription	7/23/2012	NonProfitOrganization			
578	7/23/2012	CounselingFormatType	7/23/2012	BorrowerEducationNotRequired			
578	7/23/2012	CounselingFormatType	7/23/2012	Classroom			
578	7/23/2012	CounselingFormatType	7/23/2012	HomeStudy			
578	7/23/2012	CounselingFormatType	7/23/2012	Individual			
578	7/23/2012	CounselingFormatType	7/23/2012	Other			
579	7/23/2012	CounselingFormatTypeOtherDescription	7/23/2012	BorrowerDidNotParticipate			
583	7/23/2012	CreditRepositorySourceType	7/23/2012	Equifax			
583	7/23/2012	CreditRepositorySourceType	7/23/2012	Experian			
583	8/25/2014	CreditRepositorySourceType	8/25/2014	MergedData		Correction to Documentation	3/26/2013
583	7/23/2012	CreditRepositorySourceType	7/23/2012	TransUnion			
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	1000	CBCInnovis	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2000	MeridianLink Direct	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2016	American Reporting Company, LLC (via MeridianLink)	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2017	Credit Plus, Inc.	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2022	CIS	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2024	Credit Link LLC	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2058	Information Searching Company	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2071	Certified Credit Reporting (via MeridianLink)	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2076	Birchwood Credit Services, Inc.	Addition	6/24/2019

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591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2078	Merchants Credit Bureau	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2086	CISCO Credit	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2127	Universal Credit Services	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2128	CIC Credit	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2138	Advantage Plus Credit Reporting	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2161	Credit Technology, Inc.	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2181	Credit Technologies, Inc.	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2226	Advantage Credit, Inc.	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2229	Service 1st Information Solutions LLC	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2275	Alliance 2020, Inc.	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2290	SettlementOne (via MeridianLink)	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2294	Premium Credit Bureau	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2302	SARMA (via MeridianLink)	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2304	Strategic Information Resources, Inc. (via MeridianLink)	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2309	KBC Credit	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2320	Certified Credit Link	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2321	Merchants Credit Bureau (SAV)	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2322	MeridianLink API	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2323	Premium Credit Bureau Data	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	2324	Professional Credit Services	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3031	ACRAnet	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3043	SARMA (via SharperLending)	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3075	Strategic Information Resources, Inc. (via SharperLending)	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3277	MFI Credit Solutions	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3298	Credit Information Systems - CIS	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3301	Advantage Credit Bureau	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3306	Data Facts, Inc.	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3314	Online Information Services, Inc.	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3325	First Meridian Credit Services	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3326	ACRAnet-CDS	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3327	Alorica	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	7/29/2019	3329	Sunrise Credit Services, Inc.	Addition	6/24/2019
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5000	Equifax Mortgage Solutions	Clarification	1/29/2014

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591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5004	Equifax Mortgage Solutions	Deletion	6/24/2019 TBD
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5006	NCO Credit Services	Deletion	12/15/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5007	CSC Mortgage Services	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5010	MCR of America	Clarification	1/30/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5016	American Reporting Company, LLC (via MeridianLink)	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5017	Credit Plus, Inc. MD	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5022	CIS, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	5/20/2019	5024	Credit Link LLC	Addition	2/26/2018
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5025	1 Source Data	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5029	Midwest Mortgage Credit Services, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5031	ACRAnet	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5040	One Source Credit Reporting	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	6/24/2019	5042	Funding Suite via SharperLending	Deletion Addition	5/29/2019 6/24/2019
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5043	SARMA (via SharperLending)	Modification	9/16/2015
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5058	Information Searching Company, LLC	Modification	6/27/2017
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5062	Equidata	Deletion	12/15/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5063	United One, Inc.	Modification	9/16/2015
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5071	Certified Credit Reporting via MeridianLink	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5073	Rapid Credit Reports Inc.	Deletion	12/15/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5075	Strategic Information Resources, Inc. (via SharperLending)	Modification	7/10/2018
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5076	Birchwood Credit Services, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5078	Merchants Credit Bureau/ MCB	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5084	Credit Communications, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5086	CISCO ^{see Credit}	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5087	Royal Mortgage Credit Reporting	Deletion	12/15/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5091	Avantus, LLC	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5119	Southwest Credit Services	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5127	Universal Credit Services	Clarification	12/13/2016
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5128	CIC Credit	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5130	Funding Suite - CSD	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5138	Advantage Plus Credit Reporting, Inc.	Clarification	1/29/2014

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591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5146	Clear Choice Credit Corp.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5161	CTI Credit Technology, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5166	Credit Service Company	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5181	Credit Technologies, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5211	Financial Data Reports	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5224	Credit Verifiers	Deletion	12/15/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5225	Total Credit Services	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5226	Advantage Credit, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5229	Service 1st Information Solutions LLC Credit Data Solutions	Modification	5/14/2019 11/20/2018
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5251	Partners Credit & Verification Solutions	Clarification to name	12/13/2016
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5258	Platinum Credit Services, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5275	Alliance 2020, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5277	MFI Credit Solutions	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5290	SettlementOne (via MeridianLink)	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5294	Premium Credit Bureau	Clarification	12/13/2016
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5297	Trak-1 Technology	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5298	Credit Information Systems - CIS	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5301	Advantage Credit Bureau	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	7/10/2018	5304	Strategic Information Resources, Inc. (via MeridianLink)	Addition	7/10/2018
591.1	8/25/2014	CreditScoreProviderName	12/14/2015	5302	SARMA (via MeridianLink)	Addition	12/14/2015
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5303	Credit Facts Services, LLC	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5305	Certified Credit Reporting (via SharperLending)	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5306	Data Facts Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5308	Informative Research	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5309	KBC Credit	Modification	7/10/2018
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5311	DataQuick/aka CoreLogic Credco	Modification	12/15/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5313	EGS Global Solutions, Inc.	Modification	12/13/2016
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5314	Online Information Services, Inc.	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5315	SettlementOne (via SharperLending)	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	5nnn		Deletion	3/26/2013
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	6000	Factual Data Corp.	Modification	12/13/2016

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591.1	8/25/2014	CreditScoreProviderName	6/24/2019	6303	Factual Data / MACS	Addition	6/24/2019 7/10/2018
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	8000	Corelogic CREDCO / Credstar	Clarification	1/29/2014
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	B000		Deletion	8/22/2013
591.1	8/25/2014	CreditScoreProviderName	8/25/2014	B000	Bank of America	Correction to Documentation	1/29/2014
598	7/23/2012	CitizenshipResidencyType	7/23/2012	NonPermanentResidentAlien			
598	7/23/2012	CitizenshipResidencyType	7/23/2012	NonResidentAlien			
598	7/23/2012	CitizenshipResidencyType	7/23/2012	PermanentResidentAlien			
598	7/23/2012	CitizenshipResidencyType	7/23/2012	Unknown		Deletion	11/26/2012
598	7/23/2012	CitizenshipResidencyType	7/23/2012	USCitizen			
608	7/23/2012	GenderType	7/23/2012	Female			
608	7/23/2012	GenderType	7/23/2012	InformationNotProvidedUnknown			
608	7/23/2012	GenderType	7/23/2012	Male			
608	7/23/2012	GenderType	7/23/2012	NotApplicable			
608.3	5/20/2019	HMDAGenderType	5/20/2019	ApplicantSelectedBothMaleAndFemale			
608.3	5/20/2019	HMDAGenderType	5/20/2019	Female			
608.3	5/20/2019	HMDAGenderType	5/20/2019	InformationNotProvidedUnknown			
608.3	5/20/2019	HMDAGenderType	5/20/2019	Male			
608.3	5/20/2019	HMDAGenderType	5/20/2019	NotApplicable			
609	7/23/2012	HMDAEthnicityType	7/23/2012	HispanicOrLatino			
609	7/23/2012	HMDAEthnicityType	7/23/2012	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication			
609	7/23/2012	HMDAEthnicityType	7/23/2012	NotApplicable			
609	7/23/2012	HMDAEthnicityType	7/23/2012	NotHispanicOrLatino			
609.1	5/20/2019	HMDAEthnicityType	5/20/2019	HispanicOrLatino			
609.1	5/20/2019	HMDAEthnicityType	5/20/2019	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication			
609.1	5/20/2019	HMDAEthnicityType	5/20/2019	NotApplicable			
609.1	5/20/2019	HMDAEthnicityType	5/20/2019	NotHispanicOrLatino			
609.2	5/20/2019	HMDAEthnicityOriginType	5/20/2019	Cuban			
609.2	5/20/2019	HMDAEthnicityOriginType	5/20/2019	Mexican			
609.2	5/20/2019	HMDAEthnicityOriginType	5/20/2019	Other			
609.2	5/20/2019	HMDAEthnicityOriginType	5/20/2019	PuertoRican			
610	7/23/2012	HMDARaceType	7/23/2012	AmericanIndianOrAlaskaNative			
610	7/23/2012	HMDARaceType	7/23/2012	Asian			

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610	7/23/2012	HMDARaceType	7/23/2012	BlackOrAfricanAmerican			
610	7/23/2012	HMDARaceType	7/23/2012	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication			
610	7/23/2012	HMDARaceType	7/23/2012	NativeHawaiianOrOtherPacificIslander			
610	7/23/2012	HMDARaceType	7/23/2012	NotApplicable			
610	7/23/2012	HMDARaceType	7/23/2012	White			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	AsianIndian			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Chinese			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Filipino			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	GuamanianOrChamorro			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Japanese			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Korean			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	NativeHawaiian			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Other		Deletion	6/27/2017
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	OtherAsian			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	OtherPacificIslander			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Samoan			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Vietnamese			
610.5	5/20/2019	HMDARaceType	5/20/2019	AmericanIndianOrAlaskaNative			
610.5	5/20/2019	HMDARaceType	5/20/2019	Asian			
610.5	5/20/2019	HMDARaceType	5/20/2019	BlackOrAfricanAmerican			
610.5	5/20/2019	HMDARaceType	5/20/2019	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication			
610.5	5/20/2019	HMDARaceType	5/20/2019	NativeHawaiianOrOtherPacificIslander			
610.5	5/20/2019	HMDARaceType	5/20/2019	NotApplicable			
610.5	5/20/2019	HMDARaceType	5/20/2019	White			
611	7/23/2012	PartyRoleType	7/23/2012	Borrower			
613	7/23/2012	TaxpayerIdentifierType	7/23/2012	EmployerIdentificationNumber			
613	7/23/2012	TaxpayerIdentifierType	7/23/2012	IndividualTaxpayerIdentificationNumber			
613	7/23/2012	TaxpayerIdentifierType	7/23/2012	SocialSecurityNumber			
628	7/23/2012	PartyRoleType	7/23/2012	LoanOriginationCompany			
635	7/23/2012	LoanOriginatorType	7/23/2012	Broker			
635	7/23/2012	LoanOriginatorType	7/23/2012	Correspondent			
635	7/23/2012	LoanOriginatorType	7/23/2012	Lender			
637	7/23/2012	PartyRoleType	7/23/2012	LoanOriginator			
640	7/23/2012	PartyRoleType	7/23/2012	LoanSeller			
641.2	11/26/2012	PartyRoleType	11/26/2012	NotePayTo			

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641.3	5/20/2019	PartyRoleType	5/20/2019	Other			
641.4	5/20/2019	PartyRoleTypeOtherDescription	5/20/2019	HomeownersAssociation			
641.5	5/20/2019	TaxpayerIdentifierType	5/20/2019	EmployerIdentificationNumber			
650.2	5/20/2019	PartyRoleType	5/20/2019	WarehouseLender			
688	7/23/2012	PartyRoleType	7/23/2012	LoanDeliveryFilePreparer			

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 Tab 9A1 - ULDD Update Issued 5-14-2019, Re-issued 7-2-2019

#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
1	24	2/6/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	R	R	Required for all loans	<p>Values:</p> <ul style="list-style-type: none"> Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood Hazard Determination Form contains the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA). Enter "false" only if the only security structure(s) on the Mortgaged Premises located in an the Special Flood Hazard Area requiring flood insurance is detached from the primary residential structure and does not serve as a residence. 	Boolean	false true		Property ..Property Information ..Property Details ...Special Flood Hazard Area Indicator
2	41	2/6/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF [(Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <<"ExemptFromReview") OR IF [(Sort ID 47-ProjectLegalStructureType = "Cooperative" AND "Sort ID 43-ProjectDesignType" does not exist)]	<p>Values:</p> <ul style="list-style-type: none"> Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. Enter "Detached" only if all of the units in the project have no common wall or other direct physical connection with another unit. <p>Note: The difference between Sort ID 50-AttachmentType and Sort ID 41-ProjectAttachmentType is that Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings. Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other.</p>	Enumerated	Attached Detached		Property ..Property Information ..Condominium Details ...Project Attachment Type
3	67	7/1/2019	Revision	ULDDS Cond FRE Cond Dets Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CR CR	CR CR	IF Sort ID 89-PropertyValuationMethodType <<"None"	<p>Note: For applications taken on the redesigned URLA, available for optional use on or after July 1, 2019, the "Year Built" is no longer collected.</p> <p>Values:</p> <ul style="list-style-type: none"> Enter the year the property was built from the appraisal. If this data is not available from property valuation documents, the borrower's input is an acceptable source the appraisal, enter the "Year Built", if collected on the URLA. Enter "9999" if Home Value Explorer® (HVE) was used to value the subject property, OR if Sort ID 89-PropertyValuationMethodType = "None". 	YYYY			Property ..Property Information ..Property Details ...Property Structure Built Year
4	89	7/1/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	<p>Values:</p> <p>Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan:</p> <ul style="list-style-type: none"> Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). Enter "Desktop Appraisal" if a Form 1033, One-Unit Residential Appraisal Desk Review Report, was used to value the subject property. Enter "DriveBy" for if an exterior-only appraisal was used to value the subject property. Enter "FullAppraisal" or "PriorAppraisalUsed"; if an interior and exterior inspection appraisal was used to value the subject property as applicable. Enter "None" if applicable. Enter "Other" if a desk review or field review was used to value the subject property. Do not enter "PriorAppraisalUsed". Enter the values as instructed in Seller's negotiated terms for all other property valuation method types. 	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other PriorAppraisalUsed		Property ..Property Information ..Appraisal/Property Valuation Details ...Property Valuation Method Type
5	151	5/20/2019	Revision	Cond Dets Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated with this loan	<p>Values:</p> <ul style="list-style-type: none"> If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. If Closing Cost data is provided, enter value as specified on Tab 12-Phase 3 Additional Implementation Notes. <p>Format: If the ClosingCostContributionAmount ≤ "0.99" enter "1.00."</p>	Amount 9.2			Loan (Closing or Modification) Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount

#	ULDD Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDD Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
6	152	5/20/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to Loan Product Advisor[®] (LPA) was applied to Closing Costs, map the new LPA asset type enumerations as follows: <ul style="list-style-type: none"> •Map LPA "GiftOfCash" to ULDD "GiftFunds" •Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" •Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" •Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" •Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" •Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If Closing Cost data is provided, enter value as specified on Tab 12-Phase 3 Additional Implementation Notes. • Definition: The related Guide term for "PremiumFunds" is "lender credit" as defined in Guide Section 5501.6. 	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
7	153	5/20/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 152-ClosingCostFundsType = "Other"	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If Closing Cost data is provided, enter values as specified on Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
8	154	5/20/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to Loan Product Advisor[®] (LPA) was applied to Closing Costs, map the new LPA Funds Source enumerations as follows: <ul style="list-style-type: none"> •Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ If Closing Cost data is provided, enter values as specified on Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type
9	155	5/20/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 154-ClosingCostSourceType = "Other"	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If Closing Cost data is provided, enter values as specified on Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type
10	172	5/20/2019	Revision	Cond Dets Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available(Sort ID 245-LoanPurposeType = "Purchase"-AND (Sort ID 173-DownPaymentSourceType = "Borrower"-OR Sort ID 238-LoanAffordableIndicator = "true")-OR (Sort ID 173-DownPaymentSourceType exists)-OR (Sort ID 175-DownPaymentType exists)	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ For an affordable Mortgage purchase transaction, enter all down payment amounts- ◊ For a non-affordable Mortgage purchase transaction, enter the amount of any down payment funds where the borrower is the source. If the borrower is not the source of any down payment funds, the reporting of other down payment amounts is not required. ◊ If Down Payment data is provided, enter value as specified on Tab 12-Phase 3 Additional Implementation Notes. • Definition: Do not reference the URLA for the down payment amount-The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). 	Amount 9.2			Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Down Payment Amount

#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
11	173	5/20/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	<p>Values:</p> <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to <i>Loan Product Advisor</i>®, (LPA) was applied to <i>Down Payment</i>, map the new LPA Funds Source enumerations as follows: <ul style="list-style-type: none"> • Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ For an affordable <i>Mortgage</i> purchase transaction, enter all down payment source types. ◊ For a non-affordable <i>Mortgage</i> purchase transaction, enter the amount of any down payment funds where the borrower is the source. If the borrower is not the source of any down payment funds, the reporting of other down payment source types is not required. ◊ Enter "OriginatingLender" for Mortgages originated with gifts and grants from the Seller. ◊ If <i>Down Payment</i> data is provided, see Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency OriginatingLender Other Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification) Information ...Funds Needed To Close Details ...Down Payment Source Type
12	174	5/20/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If <i>Down Payment</i> data is provided, see Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification) Information ...Funds Needed To Close Details ...Down Payment Source Type
13	175	5/20/2019	Revision	Cond Dets Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available Sort ID 245-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to <i>Loan Product Advisor</i>®, (LPA) was applied to <i>Down Payment</i>, map the new LPA Asset Type enumerations as follows: <ul style="list-style-type: none"> • Map LPA "GiftOfCash" to ULDD "GiftFunds" • Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" • Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" • Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" • Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" • Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If <i>Down Payment</i> data is provided, see Tab 12-Phase 3 Additional Implementation Notes ◊ For an affordable <i>Mortgage</i> purchase transaction, enter all down payment types. ◊ For a non-affordable <i>Mortgage</i> purchase transaction, the reporting of the down payment type is not required. 	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) Information ...Funds Needed To Close Details ...Down Payment Type
14	176	5/20/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If <i>Down Payment</i> data is provided, see Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	AggregatedRemainingTypes Grant SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification) Information ...Funds Needed To Close Details ...Down Payment Type
15	233	5/14/2019	Revision	Screen Name	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF exists	<p>Values:</p> <ul style="list-style-type: none"> ◊ Enter "true" if permitted by the Seller's negotiated term. ◊ Enter "true" if at the time of delivery, the <i>Note</i> is stored electronically rather than by traditional paper documentation. 	Boolean	false true		Loan (Closing or Modification) Information ...Note Details ...eNoteIndicator
16	363	5/1/2019	Revision	Cond Dets Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND delivered through <i>Cash-Released XChange</i> ™ OR IF applies	<p>Values:</p> <ul style="list-style-type: none"> ◊ For <i>Mortgages</i> with <i>Escrow</i> accounts sold through <i>Cash-Released XChange</i>™, enter the <i>Escrow</i> balance amount. ◊ For <i>Concurrent Transfer of Servicing</i> (CTOS) <i>Mortgages</i> with <i>Escrow</i> accounts, enter the <i>Escrow</i> balance amount. ◊ For <i>GreenCHOICE Mortgages</i>™, enter the <i>Escrow</i> balance amount sufficient to cover the cost of the energy and/or water efficiency improvements. 	Amount 9.2			Loan (Current) Information ...Escrow Balance Amount

Appendix A - Freddie Mac XML Data Requirements
 Tab 9A1 - ULDD Update Issued 5-14-2019, Re-issued 7-2-2019

#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
17	364	3/25/2019	Revision	Enums	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/ESCROW/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 366-EscrowMonthlyPaymentAmount ≥ "1"	Values: ◊ Enter the applicable value for each insurance or tax to be paid from <i>Escrow</i> . ◊ Enter "Other" if "Leasehold" is permitted by <i>Seller's</i> negotiated term.	Enumerated	See Tab 8-Enumerations		Loan (Current) .Origination Information ...Escrow Details ...Escrow Item Type
18	365	3/25/2019	Revision	Enums	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/ESCROW/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 364-EscrowItemType = "Other"	Values: Enter "Leasehold" if permitted by <i>Seller's</i> negotiated term.	Enumerated	See Tab 8-Enumerations		Loan (Current) .Origination Information ...Escrow Details ...Escrow Item Type
19	378	5/29/2019	Revision	Screen Name	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	R	R	Required for all loans	Values: The value must always be "100".	Percent 3.4			Loan (Current) Product Information ...Product Details ...Investor Ownership Percent N/A
20	401	5/29/2019	Revision	Screen Name	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIERS	LOAN_IDENTIFIERS	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	CR	IF loan is registered with MERS	Parent Container: See note for Sort ID 400. Format: Valid values may not exceed 18 characters. Values: If Sort ID 233-ENoteIndicator = "True", a MERS MIN will be required.	String 30			Top of Screen MERS MIN Identifier AND Loan (Current) Product Information ...Product Details ...MERS MIN Identifier
21	402	5/29/2019	Revision	Screen Name	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIERS	LOAN_IDENTIFIERS	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters. Values: Enter the Seller Loan Identifier, and not the Freddie Mac loan number.	String 30		Required to save the file in the Loan Selling Advisor.	Top of Screen Seller Loan Identifier* AND Loan (Current) Product Information ...Product Details ...Seller Loan Identifier
22	403	5/29/2019	Revision	Screen Name	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIERS	LOAN_IDENTIFIERS	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	CR	CR	IF applies	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters.	String 45			Loan (Current) Product Information ...Product Details ...Servicer Loan Identifier N/A

Appendix A - Freddie Mac XML Data Requirements
 Tab 9A1 - ULDD Update Issued 5-14-2019, Re-issued 7-2-2019

#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
23	403.2	5/29/2019	Revision	Screen Name	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	UniversalLoan		Top of Screen ..Universal Loan Identifier AND Loan (Current) Product Information ..Product Details ..Universal Loan Identifier
24	404	6/24/2019	Revision	Enums	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◊ Enter "EnergyConservation" for <i>Mortgages</i> that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for <i>Construction Conversion Mortgages</i> meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for <i>Renovation Mortgages</i> meeting the requirements of Guide Section 4602.3.	Enumerated	See Tab 8-Enumerations ChattelMortgage		Loan (Current) Product Information ..Product Details ..Loan Program Identifier
25	576	5/1/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF Applies	Values: ◊ Enter the applicable value as required for <i>Home Possible Mortgages, HomeOne™ Mortgages,</i> loans where all <i>Borrowers</i> have Noncredit Payment References non-traditional credit , or as required in <i>Seller's</i> negotiated term. When required, at least one <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ For <i>Home Possible Mortgages</i> , when required, at least one occupying <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "Other" if the <i>Borrower</i> did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization such as a non-profit Community Development Financial Institution (CDFI). ◊ Enter "GovernmentAgency" if the <i>Borrower</i> completed Freddie Mac's online CreditSmart® Steps to Homeownership Tutorial - With Certificate, OR if the homeownership education was provided by a Housing Finance Agency (HFA), OR if the homeownership education was provided by a for-profit Community Development Financial Institution (CDFI). ◊ Enter "HUDApprovedCounselingAgency" if the <i>Borrower</i> completed homeownership education that was provided by a HUD-approved nonprofit counseling agency. ◊ Do not enter "LenderTrainedCounseling". ◊ Enter "NoBorrowerCounseling" if the <i>Borrower</i> is not required to participate in homeownership education, such as for a refinance transaction.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		Borrower Borrower Information ..Borrower Details ...First Time Homebuyer Details ...Counseling Confirmation Type
26	577	5/1/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	Values: ◊ Enter "BorrowerDidNotParticipate" if the referenced <i>Borrower</i> did not participate in homeownership education, and the required homeownership education was completed by another <i>Borrower</i> on the loan. Enter "BorrowerDidNotParticipate", "MortgageInsuranceCompany", or "NonProfitOrganization" as required in <i>Seller's</i> negotiated term. ◊ Enter "MortgageInsuranceCompany" if the counseling was a program provided by a mortgage insurance company. ◊ Enter "NonProfitOrganization" if the homeownership education was provided by a Community Development Financial Institution (CDFI), or a program that meets the standards of the National Industry Standards for Homeownership Education and Counseling. Enter "NonProfitOrganization" if the homeownership education was provided by a non-profit Community Development Financial Institution (CDFI).	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		Borrower Borrower Information ..Borrower Details ...First Time Homebuyer Details ...Counseling Confirmation Type

#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
27	578	5/1/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF Applies	Values: ◊ Enter the applicable value as required for <i>Home Possible Mortgages, HomeOne[®] Mortgages</i> , loans where all <i>Borrowers</i> have <i>Noncredit Payment References non-traditional credit</i> , or as required in <i>Seller's</i> negotiated term. When required, at least one <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ For Home Possible Mortgages, when required, at least one occupying Borrower on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "BorrowerEducationNotRequired" if the <i>Borrower</i> is not required to participate in homeownership education, such as for a refinance transaction. ◊ Enter "Classroom" if instructor-led homeownership education was completed (not one-on-one). ◊ Enter "HomeStudy" if the <i>Borrower</i> , completed Freddie Mac's online CreditSmart [®] Steps to Homeownership Tutorial - With Certificate. ◊ Enter "Individual" if one-on-one counseling was performed. ◊ Enter "Other" if the Borrower did not participate in required counseling.	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other		Borrower .Borrower Information .Borrower ...Borrower Details....First Time Homebuyer Details.....Counseling Format Type
28	591.1	6/24/2019	Revision	Impl Notes Enums	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	Values: ◊ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See <i>Tab 8-Enumerations</i> for exact valid values. • Enter "1000" for CBCInnovis • Enter "2000" for MeridianLink Direct • Enter "3nnn" for SharperLending [®] • Enter "5000" for Equifax Mortgage Solutions • Enter "6000" for Factual Data Corp. • Enter "8000" for Corelogic CREDCO/Credstar • Enter "B000" for LandSafe ◊ For current Technical Affiliate Codes, see http://www.freddie.com/loanadvisorsuite/loanproductadvisor/crc.html .	Enumerated	See <i>Tab 8-Enumerations</i> 2000 2016 2017 2022 2024 2058 2071 2076 2078 2086 2127 2128 2138 2161 2181 2226 2229 2275 2290 2294 2302 2304 2309 2321 2322 2323 2324		Borrower .Borrower Information .Borrower ...Borrower Underwriting Details....Credit Score Provider Name
29	591.1	7/29/2019	Revision	Enums	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	Values: ◊ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See <i>Tab 8-Enumerations</i> for exact valid values. • Enter "1000" for CBCInnovis • Enter "2000" for MeridianLink Direct • Enter "3nnn" for SharperLending [®] • Enter "5000" for Equifax Mortgage Solutions • Enter "6000" for Factual Data Corp. • Enter "8000" for Corelogic CREDCO/Credstar • Enter "B000" for LandSafe ◊ For current Technical Affiliate Codes, see http://www.freddie.com/loanadvisorsuite/loanproductadvisor/crc.html .	Enumerated	See <i>Tab 8-Enumerations</i> 3031 3043 3075 3277 3298 3301 3306 3314 3325 3326 3327 3329		Borrower .Borrower Information .Borrower ...Borrower Underwriting DetailsCredit Score Provider Name

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30	599	7/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	<p>Values:</p> <ul style="list-style-type: none"> Enter "true" if the redesigned Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the <i>Borrower</i> has been directly or indirectly obligated on a loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment. Enter "true" if any of the responses on the redesigned URLA (effective for optional use on: 7/1/2019), any of the responses are "yes" in Section 5b>About Your Finances, to questions G, J or L; or if indicated on the credit report, or other loan documents. <ul style="list-style-type: none"> OutstandingJudgmentsIndicator (ULAD Unique ID 8.0029) PriorPropertyDeedInLieuConveyedIndicator (ULAD Unique ID 8.0036) PriorPropertyForeclosureCompletedIndicator (ULAD Unique ID 8.0042) 	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Underwriting DetailsLoan Foreclosure Or Judgment Indicator
31	641.5	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIER/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		Property .Property Information ..Property ..Condominium Details ...HOA or Cooperative Housing Corporation Taxpayer Identifier
32	641.6	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIER/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5-TaxpayerIdentifierType = "EmployerIdentificationNumber"	<p>Values:</p> <ul style="list-style-type: none"> Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing Corporation. The EIN is also referred to as the Taxpayer Identification Number (TIN). If the unit is located in a project having its own HOA within a Master Association or Umbrella Planned Unit Development (PUD), enter the EIN of the HOA associated with the project. Do not enter the EIN of the Master Association or Umbrella PUD. <p>ULDDS Format: Valid format is NNNNNNNNN - Do not enter dashes.</p>	String 9			Property .Property Information ..Property ..Condominium Details ...HOA or Cooperative Housing Corporation Taxpayer Identifier

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1	24	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	R	R	Required for all loans	Values: ◊ Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood Hazard Determination Form contains the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA). ◊ Enter "false" only if the security structure(s) located in an area requiring flood insurance does not serve as a residence.	Boolean	false true		Property ..Property Information ...Property Details ...Special Flood Hazard Area Indicator
2	42	11/19/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values: ◊ Enter "CondominiumProjectManagerReview", "FHA_Approved", or "ProjectEligibilityReviewService" as applicable if a reciprocal review was performed in compliance with Guide Section 57601.9. ◊ Enter "Exempt From Review" for Relief Refinance Mortgages—Same Servicer, Relief Refinance Mortgages—Open Access, Enhanced Relief Refinance Mortgages , Freddie Mac-owned "no cash-out" refinance Condominium Unit Mortgages, Mortgages secured by Detached Condominium Units, or by Condominium Units in 2- to 4- Unit Condominium Projects, OR if applies. See Guide Section 5701.4(e) 5701.7. ◊ Enter "FullReview" if the project review has been performed in compliance with Guide Section 5701.5, 5701.6 including Mortgages secured by Condominium Units in 2- to 4- Unit Condominium Projects, as applicable, or Section 5701.7, in the case of a Detached Condominium Unit as defined in the Guide Glossary that is not delivered as "Exempt From Review". ◊ Enter "StreamlinedReview" if a review was performed in compliance with Section 5701.4 including for a Condominium Project containing a mix of attached, detached and semi-detached units, or for Mortgages secured by Condominium Units in 2- to 4- Unit Condominium Projects, where applicable.	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		Property ..Property Information ...Condominium Details ...Project Classification Identifier
3	50	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	R	R	Required for all loans	Definition: Used to describe an individual dwelling. Values: As specified in MISMO LDD V3.0 B263-12: ◊ Enter "Attached" if the dwelling unit has a common wall or other direct physical connection with another dwelling unit, and the appraisal or other property valuation method does not indicate "Semi Detached." ◊ Enter "Detached" if the dwelling unit has no common wall nor any other direct physical connection with another dwelling unit. ◊ Enter "Semi Detached" if the dwelling unit is an end unit or one of a pair of houses built side-by-side sharing a common wall, such as a duplex. Note: The difference between Sort ID 41-ProjectAttachmentType and Sort ID 50-AttachmentType is that Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other. Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings.	Enumerated	Attached Detached SemiDetached		Property ..Property Information ...Attachment Type

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4	65	11/20/2018	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter "true" if there is flood insurance coverage. Enter "true" if: <ul style="list-style-type: none"> ◊ Flood insurance was obtained in accordance with the Freddie Mac Single-Family Seller Servicer Guide requirement or ◊ Flood insurance is not required according to the Freddie Mac Selling Guide, and the subject property has flood insurance. 	Boolean	false true		Property ..Property Information ...Property Details ...Property Flood Insurance Indicator
5	83	11/5/2018	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◊ Enter the appraised value if used. ◊ Enter the value supported by Home Value Explorer® (HVE) if used. ◊ Enter the purchase price if used. ◊ Enter the estimated market value after completion of the improvements for energy conservation <i>Mortgages</i>. ◊ Enter the value as instructed in <i>Seller's</i> negotiated terms as applicable. ◊ Enter the appraised value determined in accordance with Section 4406.1(g)(ii), for <i>Mortgages</i> secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure. ◊ Enter the appraised value determined in accordance with Section 4502.8, for <i>Community Land Trust Mortgages</i>. 	Numeric 9			Property ..Property Information ...Appraisal/Property Valuation Details ...Property Valuation Amount
6	83	5/1/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◊ Enter the appraised value if used. ◊ Enter the value supported by Home Value Explorer® (HVE) if used. ◊ Enter the purchase price if used. ◊ Enter the estimated market value after completion of the energy and/or water efficiency improvements for energy conservation <i>GreenCHOICE Mortgages™</i>. ◊ Enter the value as instructed in <i>Seller's</i> negotiated terms as applicable. ◊ Enter the appraised value determined in accordance with Section 4406.1(g)(ii), for <i>Mortgages</i> secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure. ◊ Enter the appraised value determined in accordance with Section 4502.8, for <i>Community Land Trust Mortgages</i>. 	Numeric 9			Property ..Property Information ...Appraisal/Property Valuation Details ...Property Valuation Amount
7	91	5/1/2019	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 4203.2. ◊ For energy conservation <i>GreenCHOICE Mortgages™</i>, the value used to calculate TLTV is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. ◊ For financed permanent buydown <i>Mortgages</i>, calculate using the <i>Mortgage</i> amount that includes the financed discount points. ◊ For super conforming <i>Mortgages</i>, calculate using the lower of the appraised value, field review value, or sales price. 	Percent 3.4			Total Loans ..Additional LTV Details ...Delivered LTV Values ...Combined LTV Ratio Percent

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8	92	11/5/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2. ◊ For <i>Financed Permanent Buydown Mortgages</i> , calculate using a <i>Mortgage</i> amount that includes the financed discount points. ◊ For energy conservation <i>Mortgages</i> , calculate using a value that is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◊ For super conforming <i>Mortgages</i> , calculate using a value that is the least of the appraised value, field review value, or sales price. ◊ For <i>Mortgages secured by properties subject to resale restrictions that terminate upon foreclosure (or the expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure</i> , calculate using the appraised value determined in accordance with Section 4406.1(g)(ii), if applicable. ◊ For <i>Community Land Trust Mortgages</i> , calculate using the appraised value determined in accordance with Section 4502.8.	Percent 3.4			Total Loans .Additional LTV Details .Delivered LTV Values ...Home Equity Combined LTV Ratio Percent
9	92	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2. ◊ For <i>Financed Permanent Buydown Mortgages</i> , calculate using a <i>Mortgage</i> amount that includes the financed discount points. ◊ For energy conservation <i>GreenCHOICE MortgagesSM</i> , the value used to determine the HTLTV ratio calculate using a value that is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. ◊ For super conforming <i>Mortgages</i> , calculate using a value that is the least of the appraised value, field review value, or sales price. ◊ For <i>Mortgages secured by properties subject to resale restrictions that terminate upon foreclosure (or the expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure</i> , calculate using the appraised value determined in accordance with Section 4406.1(g)(ii), if applicable. ◊ For <i>Community Land Trust Mortgages</i> , calculate using the appraised value determined in accordance with Section 4502.8.	Percent 3.4			Total Loans .Additional LTV Details .Delivered LTV Values ...Home Equity Combined LTV Ratio Percent
10	151	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated with this loan	Definition: This amount does not include Prepaids Fees or items. Values: Enter value as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i> . Format: If the ClosingCostContributionAmount ≤ "0.99" enter "1.00."	Amount 9.2			Loan (Closing or Modification) .Origination Information .Funds Needed To Close Details ...Closing Cost Contribution Amount

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#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
11	172	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF [Sort ID 315-LoanPurposeType = "Purchase" AND (Sort ID 173-DownPaymentSourceType = "Borrower" OR Sort ID 238-LoanAffordableIndicator = "true")] OR [Sort ID 173-DownpaymentSourceType exists] OR [Sort ID 175-DownpaymentType exists]	<p>Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). This amount does not include prepaids / escrow items.</p> <p>Values:</p> <ul style="list-style-type: none"> ◊ Enter value as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. ◊ For an affordable <i>Mortgage</i> purchase transaction, enter all down payment amounts. ◊ For a non-affordable <i>Mortgage</i> purchase transaction, enter the amount of any down payment funds where the borrower is the source. If the borrower is not the source of any down payment funds, the reporting of other down payment amounts is not required. 	Amount 9.2			Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Down Payment Amount
12	195	11/5/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	<p>Values:</p> <ul style="list-style-type: none"> ◊ For purchase transaction <i>Mortgages</i>, enter the purchase price of the property, net of any adjustments made for sales concessions. ◊ For energy conservation <i>Mortgages</i>, if considered when setting the terms of the <i>Mortgage</i>, enter the price paid for the Mortgaged Premises plus the actual cost of the energy conservation improvements. ◊ For <i>Mortgages</i>, secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure, enter the appraised value determined in accordance with Section 4406.1(g)(ii). ◊ For <i>Community Land Trust Mortgages</i>, enter the appraised value determined in accordance with Section 4502.8. ◊ This data point not required for refinance transaction <i>Mortgages</i>. 	Numeric 9			Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Details ...Purchase Price Amount
13	195	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	<p>Values:</p> <ul style="list-style-type: none"> ◊ For purchase transaction <i>Mortgages</i>, enter the purchase price of the property, net of any adjustments made for sales concessions. ◊ For energy conservation <i>Mortgages</i>, If considered when setting the terms of the <i>GreenCHOICE Mortgage™</i>, enter the price paid for the Mortgaged Premises plus the actual cost of the energy and/or water efficiency conservation improvements. ◊ For <i>Mortgages</i> secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure, enter the appraised value determined in accordance with Section 4406.1(g)(ii). ◊ For <i>Community Land Trust Mortgages</i>, enter the appraised value determined in accordance with Section 4502.8. ◊ This data point not required for refinance transaction <i>Mortgages</i>. 	Numeric 9			Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Details ...Purchase Price Amount
14	255	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	<p>Values:</p> <ul style="list-style-type: none"> ◊ See <i>Tab 12-Phase 3 Additional Implementation Notes</i> ◊ The value used to determine the loan-to-value (LTV) ratio is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. 	Percent 3.4			Loan (Closing or Modification) ..Underwriting / Credit Information ..Delivered LTV Values ...LTV Ratio Percent

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#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
15	312	10/31/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: ◊ Enter the value of the index (Sort ID 110-IndexSourceType) used to generate either the final Truth-in-Lending statement or the Settlement/Closing Disclosure Statement. ◊ Enter the value of the index used to calculate the initial Note Rate for an ARM (not taking into account any discounts or premiums). This is the value of the index in effect the day the disclosure Settlement/Closing Disclosure Statement provided to the Borrower was prepared.	Percent 3.4			Loan (Closing or Modification) ..Note Information ...ARM Details ...Disclosed Index Rate Percent
16	320	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	Values: ◊ Enter values as specified on Tab 12-Phase 3 Additional Implementation Notes. ◊ Enter the date of GreenCHOICE Mortgage SM funding and not the anticipated date of final disbursement of the Escrow Funds.	YYYY-MM-DD			Loan (Closing or Modification) ..Note Information ...Note Details ...Note Date
17	332.1	11/20/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	Parent Container: Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers: ◊ One with AdjustmentRuleType = "First" to describe the Initial Period and Initial Caps of the original Mortgage prior to modification; and ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and Periodic Caps of the original Mortgage prior to modification.	Enumerated	First Subsequent		Loan (Closing) ..Note Information ...ARM Details ...First and Subsequent Adjustment
18	332.2	11/20/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	Values: ◊ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◊ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			Loan (Closing) ..Note Information ...ARM Details ...First and Subsequent Adjustment ...Per Change Rate Adjustment Frequency Months Count
19	337.1	11/20/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is "Initial Period." Values: Enter the Initial Period of the original Mortgage prior to modification.	Numeric 3			Loan (Closing) ..Note Information ...ARM Details ...Initial Fixed Period Effective Months Count
20	363	11/20/2018	Revision	Cond Dets Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND delivered through Cash-Released XChange SM	Values: ◊ For Mortgages with Escrow accounts sold through Cash-Released XChange SM , enter the Escrow balance amount. ◊ For Concurrent Transfer of Servicing (CTOS) Mortgages with Escrow accounts, enter the Escrow balance amount. -◊ For Mortgages with servicing retained, enter the Escrow balance amount.	Amount 9.2			Loan (Current) ..Origination Information ...Escrow Details ...Escrow Balance Amount

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#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
21	401	11/20/2018	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	CR	IF loan is registered with MERS	<ul style="list-style-type: none"> • Parent Container: See note for Sort ID 400. • Format: Valid values may not exceed 18 characters. • Values: If Sort ID 233-ENoteIndicator = "True", a MERS MIN will be required. 	String 30			Top of Screen .MERS MIN Identifier AND Loan (Current) .Product Information ...MERS MIN Identifier
22	403	5/20/2019	Revision	Format	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	CR	CR	IF applies	<ul style="list-style-type: none"> • Parent Container: See note for Sort ID 400. • Format: Values may not exceed 20 characters. 	String 45 String 30			Loan (Current) .Product Information ...Servicer Loan Identifier
23	429	11/20/2018	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_LOANS/LOAN/ML_DATA/ML_DATA_DETAIL	ML_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not exist	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ Enter "NoMIBasedOnOriginalLTV" if the LTV is less than or equal to 80% and the subject loan is not required to have mortgage insurance. ◊ Enter "Other" for Relief Refinance-Open Access, Relief Refinance-Same Servicer, OR Enhanced Relief Refinance Mortgages, if applicable. ◊ Enter "Other" as directed by Seller's negotiated term. 	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		Loan (Current) .Mortgage Insurance Information ...Primary MI Absence Reason Type
24	576	11/20/2018	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF Applies	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ Enter the applicable value as required for Home Possible Mortgages, HomeOne™ Mortgages, or as required in Seller's negotiated term. ◊ Enter the applicable value as required for Home Possible Mortgages, HomeOne™ Mortgages, loans where all Borrowers have non-traditional credit, or as required in Seller's negotiated term. When required, at least one Borrower on the mortgage loan must complete homeownership education prior to loan closing. ◊ For Home Possible Mortgages, when required, at least one occupying Borrower on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "Other" if the Borrower did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization such as a nonprofit Community Development Financial Institution (CDFI). ◊ Enter "GovernmentAgency" if the Borrower completed Freddie Mac's online CreditSmart® Steps to Homeownership Tutorial - With Certificate, OR if the homeownership education was provided by a Housing Finance Agency (HFA), OR if the homeownership education was provided by a for-profit Community Development Financial Institution (CDFI). ◊ Do not enter "Lender Trained Counseling". 	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		Borrower .Borrower Information ...Borrower DetailsFirst Time Homebuyer DetailsCounseling Confirmation Type

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#	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
25	578	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF Applies	Values: ◊ Enter the applicable value as required for <i>Home Possible Mortgages, HomeOneSM Mortgages, or as required in Seller's negotiated term.</i> ◊ Enter the applicable value as required for <i>Home Possible Mortgages, HomeOneSM Mortgages, loans where all Borrowers have non-traditional credit, or as required in Seller's negotiated term.</i> When required, at least one <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ For <i>Home Possible Mortgages</i> , when required, at least one <i>occupying Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "HomeStudy" if the Borrower completed Freddie Mac's online CreditSmart® Steps to Homeownership Tutorial - With Certificate. ◊ Enter "Individual" if one-on-one counseling was performed. ◊ Enter "Other" if the Borrower did not participate in required counseling.	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other		Borrower .Borrower Information ...Borrower Details ...First Time Homebuyer Details ...Counseling Format Type

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
2	Revision	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. This version is FRE 4.0.0.	String 10	FRE 4.0.0		N/A Import File Only
24	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood Hazard Determination Form contains the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA). Enter "false" only if the only security structure(s) on the Mortgaged Premises located in an the Special Flood Hazard Area requiring flood insurance is detached from the primary residential structure and does not serve as a residence. 	Boolean	false true		Property Information ..Property Details ...Special Flood Hazard Area Indicator
41	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF [(Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")] OR IF [(Sort ID 47-ProjectLegalStructureType = "Cooperative" AND "Sort ID 43-ProjectDesignType" does not exist)] ;	Values: <ul style="list-style-type: none"> Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. Enter "Detached" only if all of the units in the project have no common wall or other direct physical connection with another unit. Note: The difference between Sort ID 50-AttachmentType and Sort ID 41-ProjectAttachmentType is that Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings. Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other.	Enumerated	Attached Detached		Property Information ..Property Information ..Condominium Details ...Project Attachment Type
42	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values: <ul style="list-style-type: none"> Enter "CondominiumProjectManagerReview", "FHA_Approved", or "ProjectEligibilityReviewService" as applicable if a reciprocal review was performed in compliance with Guide Section 5701.9. Enter "Exempt From Review" for Relief Refinance Mortgages - Same Services, Relief Refinance Mortgages - Open Access, Enhanced Relief Refinance Mortgages - Freddie Mac-owned "no cash-out" refinance Condominium Unit Mortgages, <u>Mortgages secured by Detached Condominium Units, or by Condominium Units in 2- to 4- Unit Condominium Projects</u>, OR if applies. See Guide Section 5701.2(e) <u>5701.7</u>. Enter "FullReview" if the project review has been performed in compliance with Guide Section 5701.5, 5701.6 <u>including Mortgages secured by Condominium Units in 2- to 4- Unit Condominium Projects</u>, as applicable, or Section 5701.7, in the case of a <i>Detached Condominium Unit</i> as defined in the Guide Glossary <u>that is not delivered as "Exempt From Review"</u>. Enter "StreamlinedReview" if a review was performed in compliance with Section 5701.4 including for a <i>Condominium Project</i> containing a mix of attached, detached and semi-detached units, <u>or for Mortgages secured by Condominium Units in 2- to 4- Unit Condominium Projects, where applicable.</u> 		CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		Property Information ..Condominium Details ...Project Classification Identifier

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43	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" does not exist)	Values: All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor. <ul style="list-style-type: none"> ◊ Enter "GardenProject" if the condo/coop structure has 1 to 3 stories. ◊ Enter "HighRiseProject" if the condo/coop structure has 8 or more stories. ◊ Enter "MidriseProject" if the condo/coop structure has 4 to 7 stories. ◊ Enter "Other" if the appraisal indicates "Other". ◊ Enter "TownhouseRowhouse" if one in a row of identical houses or having a common wall; attached to another unit via common wall (e.g., a brownstone). 	Enumerated	GardenProject HighriseProject MidriseProject Other TownhouseRowhouse		Property ..Property Information ..Condominium Details ...Project Design Type
45	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the number of units in the project (including phases that are not yet complete).	Numeric 5			Property ..Property Information ..Condominium Details ...Project Dwelling Unit Count
46	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the number of units sold (including phases that are not yet complete).	Numeric 5			Property ..Property Information ..Condominium Details ...Project Dwelling Units Sold Count
50	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> • Definition: Used to describe an individual dwelling. • Values: As specified in MISMO LDD V3.0 B263-12: <ul style="list-style-type: none"> ◊ Enter "Attached" if the dwelling unit has a common wall or other direct physical connection with another dwelling unit, and the appraisal or other property valuation method does not indicate "Semi Detached." ◊ Enter "Detached" if the dwelling unit has no common wall nor any other direct physical connection with another dwelling unit. ◊ Enter "Semi Detached" if the dwelling unit is an end unit or one of a pair of houses built side-by-side sharing a common wall, such as a duplex. • Note: <u>The difference between Sort ID 41-ProjectAttachmentType and Sort ID 50-AttachmentType is that Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other. Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings.</u> 	Enumerated	Attached Detached SemiDetached		Property ..Property Information ..Property Details ...Attachment Type
65	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter "true" if there is flood insurance coverage. Enter "true" if: <ul style="list-style-type: none"> ◊ Flood insurance was obtained in accordance with the Freddie Mac Single-Family Seller Servicer Guide requirement or ◊ Flood insurance is not required according to the Freddie Mac Selling Guide, and the subject property has flood insurance. 	Boolean	false true		Property ..Property Information ..Property Details ...Property Flood Insurance Indicator

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
67	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CR CR	CR CR	IF Sort ID 89-PropertyValuationMethodType <= "None" Required for all loans	<ul style="list-style-type: none"> Note: For applications taken on the redesigned URL, available for optional use on or after July 1, 2019, the "Year Built" is no longer collected. Values: <ul style="list-style-type: none"> Enter the year the property was built from the appraisal. If this data is not available from property valuation documents, the borrower's input is an acceptable source. If collected on the URL, appraisal, enter the "Year Built", if collected on the URL. Enter "9999" if Home Value Explorer® (HVE) was used to value the subject property, OR if Sort ID 89-PropertyValuationMethodType = "None". 	YYYY			Property ..Property Information ..Property Details ...Property Structure Built Year
80	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter the applicable value as instructed in <i>Seller's</i> negotiated term when the AVM is used in lieu of an appraisal. Enter "HomeValueExplorer" for <i>Relief Refinance Mortgages-Same Servicer</i> and <i>Relief Refinance Mortgages-Open Access</i>, OR <i>Enhanced Relief Refinance Mortgages</i>, when the value of the <i>Mortgaged Premises</i> is determined using a point value estimate from Home Value Explorer (HVE). Enter "Other" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration. 	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Property Valuation Details ...AVM Model Name Type
83	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter the value that was used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> Enter the appraised value if used. Enter the value supported by Home Value Explorer® (HVE) if used. Enter the purchase price if used. Enter the estimated market value after completion of the energy and/or water efficiency improvements for energy-conservationGreenCHOICE Mortgages. Enter the value as instructed in <i>Seller's</i> negotiated terms as applicable. Enter the appraised value determined in accordance with Section 4406.1(g)(ii), for Mortgages secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure. Enter the appraised value determined in accordance with Section 4502.8, for Community Land Trust Mortgages. 	Numeric 9			Property ..Property Information ..Appraisal/Property Valuation Details ...Property Valuation Amount
85	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND ((Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview")	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on Tab 12-Phase 3 Additional Implementation Notes. Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used. 	Enumerated	Other		Property ..Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
86	ULDDS "O" Activation	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form Type.	N/A	N/A	N/A	CI	CR	IF Sort ID 85-PropertyValuationFormType = "Other"	Values: Enter "OneUnitResidentialAppraisalDeskReviewReport" if used to value the subject property.	Enumerated	OneUnitResidentialAppraisalDeskReviewReport		Property ..Appraisal/Property Valuation Details ..Property Valuation Form Type
89	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "Desktop Appraisal" if a Form 1033, One-Unit Residential Appraisal Desk Review Report, was used to value the subject property. ◊ Enter "DriveBy" for if an exterior-only appraisal was used to value the subject property. ◊ Enter "FullAppraisal" or "PriorAppraisalUsed", if an interior and exterior inspection appraisal was used to value the subject property as applicable. ◊ Enter "None" if applicable. ◊ Enter "Other" if a desk review or field review was used to value the subject property. ◊ Do not enter "PriorAppraisalUsed". ◊ Enter the values as instructed in Seller's negotiated terms for all other property valuation method types. 	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other PriorAppraisalUsed		Property ..Property Information ..Appraisal/Property Valuation Details ..Property Valuation Method Type
90	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	Values: <ul style="list-style-type: none"> ◊ Enter "DeskReview" if a desk review was used to value the subject property. ◊ Enter "FieldReview" if a field review was used to value the subject property. 	Enumerated	DeskReview FieldReview		Property ..Property Information ..Appraisal/Property Valuation Details ..Property Valuation Method Type
91	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 4203.2. ◊ For energy conservation GreenCHOICESM Mortgages, the value used to calculate TLTV is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. ◊ For financed permanent buydown Mortgages, calculate using the Mortgage amount that includes the financed discount points. ◊ For super conforming Mortgages, calculate using the lower of the appraised value, field review value, or sales price. 	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values ..Combined LTV Ratio Percent

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
92	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	<p>Values:</p> <ul style="list-style-type: none"> Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2. For <i>Financed Permanent Buydown Mortgages</i>, calculate using a <i>Mortgage</i> amount that includes the financed discount points. For energy conservation <i>GreenCHOICE MortgagesSM</i>, the value used to determine the HTLTV ratio calculate using a value that is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. For super conforming <i>Mortgages</i>, calculate using a value that is the least of the appraised value, field review value, or sales price. For <i>Mortgages secured by properties subject to resale restrictions that terminate upon foreclosure (or the expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure</i>, calculate using the appraised value determined in accordance with Section 4406.1(g)(ii), if applicable. For <i>Community Land Trust Mortgages</i>, calculate using the appraised value determined in accordance with Section 4502.8. 	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values ...Home Equity Combined LTV Ratio Percent
116	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease to over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND floor exists	<p>Definition: The related Guide Glossary term is "Lifetime Floor."</p> <p>Values:</p> <ul style="list-style-type: none"> If the ARM has no a <i>Lifetime Floor</i> is stated in the <i>Note</i>, <i>Sellers are encouraged to deliver do not provide</i> this data point. <i>The Lifetime Floor must equal the Margin. Do not enter the Margin value.</i> For <i>ARMs with financed permanent buydowns</i>, calculate using the permanently bought down initial <i>Note Rate</i>. 	Percent 3.4			Loan (Closing or Modification) ..Note Information ..ARM Details ...Floor Rate Percent
151	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CI	CR	IF Available Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated with this loan	<p>Values:</p> <ul style="list-style-type: none"> If <i>Closing Cost</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. If <i>Closing Cost</i> data is provided, enter value as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. <p>Format: If the <i>ClosingCostContributionAmount</i> ≤ "0.99" enter "1.00."</p>	Amount 9.2			Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
152	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CF	CR	IF Sort ID 151- ClosingCostContributionAmount ≥ "1"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to Loan Product Advisor[®] (LPA) was applied to Closing Costs, map the new LPA asset type enumerations as follows: <ul style="list-style-type: none"> • Map LPA "GiftOfCash" to ULDD "GiftFunds" • Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" • Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" • Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" • Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" • Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If Closing Cost data is provided, enter value as specified on Tab 12-Phase 3 Additional Implementation Notes. <p>Definition: The related Guide term for "PremiumFunds" is "lender credit" as defined in Guide Section 5501.6.</p>	Enumerated	ForgivableSecuredLoan		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
153	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CF	CR	IF Sort ID 152- ClosingCostFundsType = "Other"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If Closing Cost data is provided, enter values as specified on Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
154	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CF	CR	IF Sort ID 151- ClosingCostContributionAmount ≥ "1"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to Loan Product Advisor[®] (LPA) was applied to Closing Costs, map the new LPA Funds Source enumerations as follows: <ul style="list-style-type: none"> • Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ If Closing Cost data is provided, enter values as specified on Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type
155	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CF	CR	IF Sort ID 154- ClosingCostSourceType = "Other"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If Closing Cost data is provided, enter values as specified on Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
157	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Mortgage is delivered through the Cash Servicing - Released XChange™ Sales Process AND other funds are collected at closing	<ul style="list-style-type: none"> Definition: This data point captures the total amount of buydown, prepaids, or escrow item funds collected. Values: Enter values as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. Format: If the OtherFundsCollectedAtClosingAmount ≤ "0.99" enter "1.00." 	Amount 9.2			Loan (Closing or Modification) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Amount
172	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CI	CR	IF Available{Sort ID 115- LoanPurposeType = "Purchase" AND (Sort ID 173- DownPaymentSourceType = "Borrower" OR Sort ID 238- LoanAffordableIndicator = "true")} OR {Sort ID 173- DownPaymentSourceType exists} OR {Sort ID 175- DownPaymentType exists}	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ For an affordable Mortgage purchase transaction, enter all down payment amounts. ◊ For a non-affordable Mortgage purchase transaction, enter the amount of any down payment funds where the borrower is the source. If the borrower is not the source of any down payment funds, the reporting of other down payment amounts is not required. ◊ If <i>Down Payment</i> data is provided, enter value as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). 	Amount 9.2			Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Down Payment Amount
173	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CI	CR	IF Sort ID 172-DownPaymentAmount>=1	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to <i>Loan Product Advisor</i>® (LPA) was applied to <i>Down Payment</i>, map the new LPA Funds Source enumerations as follows: <ul style="list-style-type: none"> • Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ For an affordable Mortgage purchase transaction, enter all down payment source types. ◊ For a non-affordable Mortgage purchase transaction, enter the amount of any down payment funds where the borrower is the source. If the borrower is not the source of any down payment funds, the reporting of other down payment source types is not required. ◊ Enter "OriginatingLender" for Mortgages originated with gifts and grants from the Seller. ◊ If <i>Down Payment</i> data is provided, see <i>Tab 12-Phase 3 Additional Implementation Notes</i> 	Enumerated	OriginatingLender		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type
174	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CI	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If <i>Down Payment</i> data is provided, see <i>Tab 12-Phase 3 Additional Implementation Notes</i> 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type

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175	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CF	CR	IF Available Sort ID 315- LoanPurposeType = "Purchase" AND Sort ID 238- LoanAffordableIndicator = "true"	Values: <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to <i>Loan Product Advisor</i>SM (LPA) was applied to <i>Down Payment</i>, map the new LPA Asset Type enumerations as follows: <ul style="list-style-type: none"> • Map LPA "GiftOfCash" to ULDD "GiftFunds" • Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" • Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" • Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" • Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" • Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If <i>Down Payment</i> data is provided, see Tab 12-Phase 3 Additional Implementation Notes <ul style="list-style-type: none"> ◊ For an affordable <i>Mortgage</i> purchase transaction, enter all down payment types- ◊ For a non-affordable <i>Mortgage</i> purchase transaction, the reporting of the down payment type is not required. 	Enumerated	ForgivableSecuredLoan		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Down Payment Type
176	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CF	CR	IF Sort ID 175- DownPaymentType = "OtherTypeOfDownPayment"	Values: <ul style="list-style-type: none"> ◊ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If <i>Down Payment</i> data is provided, see Tab 12-Phase 3 Additional Implementation Notes. 	Enumerated	Grant		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Down Payment Type
195	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315- LoanPurposeType = "Purchase" AND Sort ID 313- LienPriorityType = "FirstLien"	Values: <ul style="list-style-type: none"> ◊ For purchase transaction <i>Mortgages</i>, enter the purchase price of the property, net of any adjustments made for sales concessions. ◊ For energy conservation <i>Mortgages</i>, if considered when setting the terms of the <i>GreenCHOICE Mortgage</i>SM, enter the price paid for the <i>Mortgaged Premises</i> plus the actual cost of the energy and/or water efficiency conservation improvements. ◊ For <i>Mortgages</i> secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure, enter the appraised value determined in accordance with Section 4406.1(g)(ii). ◊ For <i>Community Land Trust Mortgages</i>, enter the appraised value determined in accordance with Section 4502.8. ◊ This data point not required for refinance transaction <i>Mortgages</i>. 	Numeric 9			Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Details ...Purchase Price Amount

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
221	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 222-RelatedLoanInvestorType = "FRE" AND IF Applies	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ This is the 9-digit Freddie Mac-supplied number assigned to the original Mortgage by the <i>Seller</i> when the Mortgage was initially sold to Freddie Mac. ◇ Enter the 9-digit Freddie Mac-supplied number assigned to the original Mortgage by the <i>Seller</i> when the Mortgage was initially sold to Freddie Mac for <i>Freddie Mac-Owned Converted Mortgages, Relief Refinance Mortgages - Same Servicer, Relief Refinance Mortgages - Open Access, Enhanced Relief Refinance Mortgages, and, if available, HomeOneSM Mortgages, Freddie Mac-owned "no cash-out" refinance Condominium Unit Mortgages, OR as directed in Seller's negotiated term.</i> Format: Values may not exceed 9 characters. 	String 30			Loan (Closing or Modification) .Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier
222	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF applies	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter "FRE" for <i>Freddie Mac-owned Converted Mortgages, Freddie Mac-owned "no cash-out" refinance Condominium Unit Mortgages, Relief Refinance Mortgages - Same Servicer, Relief Refinance Mortgages - Open Access, Enhanced Relief Refinance Mortgages, and HomeOneSM Mortgages, OR as directed in Seller's negotiated term.</i> ◇ Enter "Seller" for <i>Seller-Owned Modified Mortgages and Seller-Owned Converted Mortgages.</i> 	Enumerated	FRE Seller		Loan (Closing or Modification) .Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Type
233	ULDDS "O" Activation Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF exists	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter "true" if permitted by the Seller's negotiated term. ◇ Enter "true" if at the time of delivery, the <i>Note</i> is stored electronically rather than by traditional paper documentation. 	Boolean	false true		Loan (Closing or Modification) .Note Information ..Note Details ...eNoteIndicator
244	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter the total number of financed 1-4 unit properties owned and/or obligated on across all borrowers on the loan. Do not include commercial properties or timeshares. ◇ The subject property is included in the property count. 	Numeric 2			Loan (Closing or Modification) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Mortgaged Properties Count
247	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Cash Servicing - Released XChange Sales-Process]	<ul style="list-style-type: none"> Values: Enter if the <i>Indicator Score</i> does not exist or is not usable. 	Enumerated	InsufficientCreditHistory SignificantErrorsScore		Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Impairment Type

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
249	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue exists	Values: Enter if the <i>Indicator Score</i> exists.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other		Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type
250	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR CR	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	SellerSpecific		Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type
251	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 247-CreditScoreImpairmentType does not exist AND Sort ID 611-PartyRoleType = "Borrower" AND (Either Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND ((Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Cash Servicing-Released XChange Sales Process]	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Indicator Score</i>." Values: Enter if the Indicator Score exists. 	Numeric 4		Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Value	
254	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed mortgage insurance premium by the value of the subject property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: If there is no financed mortgage insurance, BaseLTVRatioPercent equals LTVRatioPercent. See Guide Section 27-1-1(a) 4701.2(a).	Percent 3.4		Loan (Closing or Modification) .Underwriting / Credit Information ..Delivered LTV Values ...Base LTV Ratio Percent	
255	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> See Tab 12-Phase 3 Additional Implementation Notes The value used to determine the loan-to-value (LTV) ratio is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. 	Percent 3.4		Loan (Closing or Modification) .Underwriting / Credit Information ..Delivered LTV Values ...LTV Ratio Percent	
258.1	Net New	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	BiweeklyComparableMonthlyMaturityDate	For a loan with scheduled biweekly payments this is the alternative maturity date. If the loan had scheduled monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 270-PaymentFrequencyType = "Biweekly" AND Sort ID 232-ConvertibleIndicator = "true"	Value: Enter the maturity date based on a monthly repayment schedule as indicated on the Note.	YYYY-MM-DD		Loan (Closing or Modification) .Note Information ..Note Details ...Biweekly Comparable Monthly Maturity Date	

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
291	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter the aggregate of the Sort ID 573- BorrowerQualifyingIncomeAmount stable monthly income as defined in Guide Topic 5300 for all <i>Borrowers</i> . Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Income Amount
292	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◇ Enter the sum of the monthly charges for all on the Borrowers' Primary Residence (regardless of property usage type) as described in Guide Section 5401.1 for all Borrowers. Round to the nearest dollar. ◇ For second home or Investment Property Mortgages, enter the housing expense for all Borrowers' Primary Residences, not the housing expense of the subject property. Round to the nearest dollar. ◇ For subsidy buydown <i>Mortgages</i>, enter the monthly housing expense calculated using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the <i>Seller</i> delivers the <i>Mortgage</i>. Round to the nearest dollar. ◇ For financed permanent buydown <i>Mortgages</i>, calculate using the initial P&I payment amount at the permanently bought down <i>Note Rate</i>. Round to the nearest dollar. 	Numeric 9		Loan (Closing or Modification) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Proposed Housing Expense Amount	
312	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138- LoanAmortizationType = "AdjustableRate"	Values: <ul style="list-style-type: none"> ◇ Enter the value of the index (Sort ID 110- IndexSourceType) used to generate either the final Truth-in-Lending statement or the Settlement/Closing Disclosure Statement. ◇ Enter the value of the index used to calculate the initial <i>Note Rate</i> for an ARM (not taking into account any discounts or premiums). This is the value of the index in effect the day the disclosure-Settlement/Closing Disclosure Statement provided to the <i>Borrower</i> was prepared. 	Percent 3.4		Loan (Closing or Modification) .Note Information ..ARM Details ...Disclosed Index Rate Percent	
320	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "false"	Values: Enter values as specified on Tab 12-Phase 3 Additional Implementation Notes . <ul style="list-style-type: none"> ◇ Enter the date of GreenCHOICE MortgageSM funding and not the anticipated date of final disbursement of the Escrow Funds. 	YYYY-MM-DD		Loan (Closing or Modification) .Note Information ..Note Details ...Note Date	
321	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter the original interest rate as indicated on the <i>Note</i> unless the <i>Mortgage</i> is one of the of the following: <ul style="list-style-type: none"> ◇ For subsidy buydown <i>Mortgages</i>, enter the rate shown on the <i>Note</i> (without reference to the temporary buydown subsidy). ◇ For financed permanent buydown <i>Mortgages</i>, enter the permanently bought down initial <i>Note Rate</i>. ◇ For <i>Construction Conversion</i> and <i>Renovation Mortgages</i>, enter the rate in effect for the <i>Permanent Financing</i>. ◇ For <i>Seller-Owned Modified Mortgages</i>, enter the rate in effect after modification. Format: The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4		Loan (Closing or Modification) .Note Information ..Note Details ...Note Rate Percent	

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
322	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "LoanProspector" OR Sort ID 326- AutomatedUnderwritingSystemType = "Other" AND Sort ID 327- AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor"	Values: ◇ Enter the <i>LP AUS Key Number</i> . ◇ For all Home Possible Mortgages, enter the <i>LP AUS Key Number</i> even if a Non-LP or Non-LPA Mortgage. ◇ For all Manufactured Homes, enter the <i>LP AUS Key Number</i> even if a Non-LP or Non-LPA Mortgage.	String 20			Loan (Closing or Modification) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Case Identifier
325	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326- AutomatedUnderwritingSystemType exists OR Sort ID 326- AutomatedUnderwritingSystemType = "Other" AND Sort ID 327- AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor" AND the loan received a risk classification	Values: ◇ Enter the applicable <i>Risk Class/Classification</i> for Loan Prospector® or <i>Loan Product Advisor® Mortgages</i> . ◇ For other AUS Mortgages, if permitted by Seller's negotiated terms, enter the recommendation provided by the AUS.	Enumerated	A1Accept A2Accept Accept Approve ApproveEligible C1Caution C2Caution Caution CautionEligibleForAMinus		Loan (Closing or Modification) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Recommendation Description
326	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 328- LoanManualUnderwritingIndicator = "false"	Values: ◇ For <i>Loan Prospector Mortgages</i> , enter "LoanProspector." ◇ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◇ Enter "Other" if " LoanProductAdvisor " was used to assess the loan. ◇ For all other automated underwriting system <i>Mortgages</i> , if permitted by Seller's negotiated terms, enter the applicable automated underwriting system.	Enumerated	Assetwise Capstone Clues DesktopUnderwriter ECS LoanProspector Other Strategyware Zippy		Loan (Closing or Modification) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type
327	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "Other"	Values: ◇ Enter "FirstMortgageCreditScore" if permitted by Seller's negotiated term. ◇ Enter " LoanProductAdvisor " if used to assess the loan.	Enumerated	LoanProductAdvisor		Loan (Closing or Modification) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type
328	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Definition: The related Guide Glossary term is " <i>Manually Underwritten Mortgage</i> ." Values: ◇ Enter "false" if the loan underwriting decision is <u>not</u> based on manual underwriting and <u>is</u> based on the recommendation from an automated underwriting system. ◇ Enter "true" if the <i>LP or LPA Risk Class/Classification</i> is "Caution" and the loan was manually underwritten prior to delivery.	Boolean	false true		Loan (Closing or Modification) ..Underwriting / Credit Information ..Underwriting Details ...Loan Manual Underwriting Indicator
332.1	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 333- LoanAmortizationType = "AdjustableRate"	Parent Container: Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers: ◇ One with AdjustmentRuleType = "First" to describe the <i>Initial Period</i> and <i>Initial Caps</i> of the original <i>Mortgage</i> prior to modification; and ◇ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and <i>Periodic Caps</i> of the original <i>Mortgage</i> prior to modification.	Enumerated	First Subsequent		Loan (Closing) ..Note Information ...ARM Details ...First and Subsequent Adjustment

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
332.2	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	Values: ◇ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◇ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			Loan (Closing) ..Note Information ..ARM Details ..First and Subsequent Adjustment ...Per Change Rate Adjustment Frequency Months Count
337.1	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is "Initial Period." Values: Enter the <i>Initial Period</i> of the original <i>Mortgage</i> prior to modification.	Numeric 3			Loan (Closing) ..Note Information ..ARM Details ..Initial Fixed Period Effective Months Count
351	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the <i>Interest Rate</i> as indicated on the original <i>Note</i> . Format: The only reasonable values supported at this time are restricted to a format of <i>Percent 3.3</i> .	Percent 3.4			Loan (Closing) ..Note Information ..Note Details ...Note Rate Percent
354	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 232- ConvertibleIndicator = "true"	Definition: Use for all convertible loans, not just ARM to Fixed. Values: Enter "Exercised" when the conversion option has been exercised prior to delivery.	Enumerated	Active Exercised Expired		Loan (Current) ..Product Information ..Conversion Details ...Convertible Status Type
363	ULDDS "O" Activation Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234- EscrowIndicator = "true" AND delivered through <i>Cash-Released XChangeSM</i> OR IF applies	Values: ◇ For <i>Mortgages</i> with <i>Escrow</i> accounts sold through <i>Cash-Released XChangeSM</i> , enter the <i>Escrow</i> balance amount. ◇ For <i>Concurrent Transfer of Servicing (CTOS)</i> <i>Mortgages</i> with <i>Escrow</i> accounts, enter the <i>Escrow</i> balance amount. ◇ For <i>GreenCHOICE MortgagesSM</i> , enter the <i>Escrow balance amount sufficient to cover the cost of the energy and/or water efficiency improvements</i> .	Amount 9.2			Loan (Current) ..Origination Information ..Escrow Details ..Escrow Balance Amount
364	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 366- EscrowMonthlyPaymentAmount ≥ "1"	Values: ◇ Enter the applicable value for each insurance or tax to be paid from <i>Escrow</i> . ◇ Enter "Other" if "Leasehold" is permitted by <i>Seller's</i> negotiated term.	Enumerated	See Tab 8-Enumerations		Loan (Current) ..Origination Information ..Escrow Details ...Escrow Item Type
365	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 364- EscrowItemType = "Other"	Values: Enter "Leasehold" if permitted by <i>Seller's</i> negotiated term.	Enumerated	See Tab 8-Enumerations		Loan (Current) ..Origination Information ..Escrow Details ...Escrow Item Type
366	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234- EscrowIndicator = "true" AND loan delivered through the Cash Servicing - Released XChangeSM sales process	Values: Enter the amount for the associated <i>EscrowItemType</i> . Format: If the <i>EscrowMonthlyPaymentAmount</i> ≤ "0.99" enter "1.00."	Amount 9.2			Loan (Current) ..Origination Information ..Escrow Details ...Escrow Monthly Payment Amount

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
376	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	Values: ◇ Enter "PropertyInspectionAlternative" if assessed through <i>Loan Product Advisor Prospector</i> ® (LP Δ) and permitted by LP Δ. ◇ Enter "Form 2070" if assessed through LP and permitted by LP. ◇ Enter "Form 2075" OR "PropertyInspectionWaiver" if permitted by <i>Seller's</i> negotiated term.	Enumerated	Form2070 Form2075 PropertyInspectionAlternative PropertyInspectionWaiver		Loan (Current) Product Information Product Details Investor Collateral Program Identifier
378	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	R	R	Required for all loans	Values: The value must always be "100".	Percent 3.4			Loan (Current) Product Information Product Details Investor Ownership Percent N/A
398.1	Net New	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAILED	LOAN_DETAIL	WarehouseLenderIndicator	An indicator denoting whether a Warehouse Bank is involved in the mortgage loan transaction through a relationship with the lender.	SubjectLoan	Current	N/A	CI	R	* Required for all loans on and after the ULDD Phase 3 mandate	Values: Enter "true" if the Mortgage was subject to a warehouse financing arrangement at delivery. Definition: The related Guide Glossary term is "Pledged Mortgages."	Boolean	false true		Party Party Information Warehouse Lender Details Warehouse Lender Indicator
400.1	Net New	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorLoanIdentifier	Account number assigned by the investor used for tracking on the investors systems.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A
401	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	CR	IF loan is registered with MERS	Parent Container: See note for Sort ID 400. Format: Valid values may not exceed 18 characters. Values: If Sort ID 233-ENoteIndicator = "True", a MERS MIN will be required.	String 30			Top of Screen MERS MIN Identifier AND Loan (Current) Product Information Product Details MERS MIN Identifier
402	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters. Values: Enter the Seller Loan Identifier, and not the Freddie Mac loan number.	String 30		Required to save the file in the Loan Selling Advisor.	Top of Screen Seller Loan Identifier* AND Loan (Current) Product Information Product Details Seller Loan Identifier
403	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	CR CI	CR	IF applies	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters.	String 45 String 30			Loan (Current) Product Information Product Details Servicer Loan Identifier N/A
403.1	Net New	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifier	The value of the identifier for the specified type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 403.2-LoanIdentifierType = "UniversalLoan"		String 45			N/A

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
403.2	Net New	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	UniversalLoan		Top of Screen ..Universal Loan Identifier AND ..Loan (Current) ..Product Information ..Product Details ..Universal Loan Identifier
404	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: <ul style="list-style-type: none"> ◇ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◇ Enter "ConstructionConversion" for Construction Conversion Mortgages meeting the requirements of Guide Section 4602.3. ◇ Enter "Renovation" for Renovation Mortgages meeting the requirements of Guide Section 4602.3. 	Enumerated	See Tab 8-Enumerations ChattelMortgage		Loan (Current) ..Product Information ..Product Details ..Loan Program Identifier
429	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DETAIL	ML_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not exist	Values: <ul style="list-style-type: none"> ◇ Enter "NoMIBasedOnOriginalLTV" if: the LTV is less than or equal to 80% and the subject loan is not required to have mortgage insurance. ◇ Enter "Other" for <u>Relief Refinance -Open Access, Relief Refinance-Same Servicer, OR Enhanced Relief Refinance Mortgages</u>, if applicable. ◇ Enter "Other" as directed by <i>Seller's</i> negotiated term. 	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		Loan (Current) ..Mortgage Insurance Information ..Mortgage Insurance Details ..Primary MI Absence Reason Type
430	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DETAIL	ML_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 429-PrimaryMIAbsenceReasonType = "Other"	Values: <ul style="list-style-type: none"> ◇ Enter "NoMIBasedOnMortgageBeingRefinanced" for <u>Relief Refinance -Open Access, Relief Refinance-Same Servicer, OR Enhanced Relief Refinance Mortgages</u>. ◇ Enter "NoMIBasedOnInvestorRequirements" as directed by <i>Seller's</i> negotiated term. 	Enumerated	IndemnificationInLieuOfMI NoMIBasedOnInvestorRequirements NoMIBasedOnMortgageBeingRefinanced RecourseInLieuOfMI		Loan (Current) ..Mortgage Insurance Information ..Mortgage Insurance Details ..Primary MI Absence Reason Type
451	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: <ul style="list-style-type: none"> ◇ Enter "TexasEquity" for <i>Texas Equity Section 50(a)(6) Mortgages</i>. ◇ Enter "<u>EnhancedReliefRefinance</u>" for <u>Enhanced Relief Refinance Mortgages with Note Dates on or after 10/1/2017</u>. ◇ <u>Lenders may continue to originate "ReliefRefinanceOpenAccess" or "ReliefRefinanceSameServicer", for loans with Application Received Dates on or before December 31, 2018 and Settlement Dates on or before September 30, 2019.</u> 	Enumerated	EnhancedReliefRefinance RefiPlus ReliefRefinanceOpenAccess ReliefRefinanceSameServicer StreamlinedReliefRefinance TexasEquity		Loan (Current) ..Product Information ..Product Details ..Refinance Program Identifier
476	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the interest rate of the resulting converted Note in effect as of the <i>Conversion Date</i> . Format: The only reasonable values supported at this time are restricted to a format of <u>Percent 3.3</u> .	Percent 3.4		Loan (Conversion) ..Conversion Information ..Note Rate Percent	

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
513.1	Net New	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 517-LienPriorityType exists	Values: Enter "false" unless secondary financing is an <i>Affordable Second</i> .	Boolean	false true		Property Information Secondary Financing/Related Loan Information Loan Affordable Indicator (Related Loan)
573	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: Enter the stable monthly income, as defined in Guide Topic 5300Section 5301.1 , for each qualifying <i>Borrower</i> .	Numeric 9			Borrower Information ... Borrower Underwriting Details....Borrower Qualifying Income Amount
576	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF Applies	Values: <ul style="list-style-type: none"> ◊ Enter the applicable value as required for <i>Home Possible Mortgages, HomeOne™ Mortgages</i>, loans where all <i>Borrowers</i> have <i>Noncredit Payment References non-traditional credit</i>, or as required in <i>Seller's</i> negotiated term. When required, at least one <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ For <i>Home Possible Mortgages</i>, when required, at least one occupying <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "Other" if the <i>Borrower</i> did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization such as a non-profit Community Development Financial Institution (CDFI). ◊ Enter "GovernmentAgency" if the <i>Borrower</i> completed Freddie Mac's online CreditSmart® Steps to Homeownership Tutorial - With Certificate, OR if the homeownership education was provided by a Housing Finance Agency (HFA), OR if the homeownership education was provided by a for-profit Community Development Financial Institution (CDFI). ◊ Enter "HUDApprovedCounselingAgency" if the <i>Borrower</i> completed homeownership education that was provided by a HUD-approved nonprofit counseling agency. ◊ Do not enter "LenderTrainedCounseling". ◊ Enter "NoBorrowerCounseling" if the <i>Borrower</i> is not required to participate in homeownership education, such as for a refinance transaction. 	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		Borrower Information ... Borrower Details First Time Homebuyer DetailsCounseling Confirmation Type

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
577	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	<p>Values:</p> <ul style="list-style-type: none"> ◊ Enter "BorrowerDidNotParticipate" if the referenced Borrower did not participate in homeownership education, and the required homeownership education was completed by another Borrower on the loan. Enter "BorrowerDidNotParticipate"; "MortgageInsuranceCompany"; or "NonProfitOrganization" as required in <i>Seller's</i> negotiated term. ◊ Enter "MortgageInsuranceCompany" if the counseling was a program provided by a mortgage insurance company. ◊ Enter "NonProfitOrganization" if the homeownership education was provided by a Community Development Financial Institution (CDFI), or a program that meets the standards of the National Industry Standards for Homeownership Education and Counseling. Enter "NonProfitOrganization" if the homeownership education was provided by a non-profit Community Development Financial Institution (CDFI). 	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		<p>Borrower .Borrower Information ..Borrower ...Borrower Details....First Time Homebuyer Details.....Counseling Confirmation Type</p>
578	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF Applies	<p>Values:</p> <ul style="list-style-type: none"> ◊ Enter the applicable value as required for <i>Home Possible Mortgages, HomeOne</i> <input type="checkbox"/> <i>Mortgages</i>, loans where all <i>Borrowers</i> have Noncredit Payment References non-additional credit, or as required in <i>Seller's</i> negotiated term. When required, at least one <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ For Home Possible Mortgages, when required, at least one occupying Borrower on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "BorrowerEducationNotRequired" if the <i>Borrower</i> is not required to participate in homeownership education, such as for a refinance transaction. ◊ Enter "Classroom" if instructor-led homeownership education was completed (not one-on-one). ◊ Enter "HomeStudy" if the <i>Borrower</i> completed Freddie Mac's online CreditSmart® Steps to Homeownership Tutorial - With Certificate. ◊ Enter "Individual" if one-on-one counseling was performed. ◊ Enter "Other" if the Borrower did not participate in required counseling. 	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other		<p>Borrower .Borrower Information ..Borrower ...Borrower DetailsFirst Time Homebuyer DetailsCounseling Format Type</p>

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
591.1	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	Values: ◇ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See <i>Tab 8-Enumerations</i> for exact valid values. <ul style="list-style-type: none"> ▪ Enter "1000" for CBCInnovis ▪ Enter "2000" for MeridianLink Direct ▪ Enter "3nnn" for SharperLending ▪ Enter "5000" for Equifax Mortgage Solutions ▪ Enter "6000" for Factual Data Corp. ▪ Enter "8000" for Corelogic CREDCO/Credstar ▪ Enter "B000" for LandSafe ◇ For current Technical Affiliate Codes, see http://www.freddie.com/loanadvisorsuite/loanproductadvisor/crc.html .	Enumerated	See <i>Tab 8-Enumerations</i> 2000 2016 2017 2022 2024 2058 2071 2076 2078 2086 2127 2128 2138 2161 2181 2226 2229 2275 2290 2294 2302 2304 2309 2321 2322 2323 2324		Borrower ..Borrower Information ...Borrower Underwriting Details....Credit Score Provider Name
591.1	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	Values: ◇ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See <i>Tab 8-Enumerations</i> for exact valid values. <ul style="list-style-type: none"> ▪ Enter "1000" for CBCInnovis ▪ Enter "2000" for MeridianLink Direct ▪ Enter "3nnn" for SharperLending ▪ Enter "5000" for Equifax Mortgage Solutions ▪ Enter "6000" for Factual Data Corp. ▪ Enter "8000" for Corelogic CREDCO/Credstar ▪ Enter "B000" for LandSafe ◇ For current Technical Affiliate Codes, see http://www.freddie.com/loanadvisorsuite/loanproductadvisor/crc.html .	Enumerated	See <i>Tab 8-Enumerations</i> 3031 3043 3075 3277 3298 3301 3306 3314 3325 3326 3327 3329		Borrower ..Borrower Information ...Borrower Underwriting Details....Credit Score Provider Name
599	Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◇ Enter "true" if the redesigned Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the <i>Borrower</i> has been directly or indirectly obligated on a loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment. ◇ Enter "true" if any of the responses on the redesigned URLA (effective for optional use on 7/1/2019), any of the responses are "yes" in Section 5b.About Your Finances, to questions G, J or L; or if indicated on the credit report, or other loan documents. <ul style="list-style-type: none"> ▪ OutstandingJudgmentsIndicator (ULAD Unique ID 8.0029) ▪ PriorPropertyDeedInLieuConveyedIndicator (ULAD Unique ID 8.0036) ▪ PriorPropertyForeclosureCompletedIndicator (ULAD Unique ID 8.0042) 	Boolean	false true		Borrower ..Borrower Information ...Borrower Underwriting DetailsLoan Foreclosure Or Judgment Indicator

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Tab 9B - ULDD Phase 3 Only

ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
608.1	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: <ul style="list-style-type: none"> ◊ For each <i>Borrower</i>, indicate if the gender was collected based on visual observation or name. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, indicate if the gender of the <i>Underwritten Settlor</i> was collected based on visual observation or name. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	Boolean	false true		Borrower Information Borrower Demographic Information Application taken in person The gender of the borrower was collected on the basis of visual observation or name
608.2	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: indicate if the Borrower has stated that they do not wish to furnish the HMDA gender information: <ul style="list-style-type: none"> ◊ For each <i>Borrower</i>, indicate if the <i>Borrower</i> has selected the checkbox on the loan application "I do not wish to provide this information" related to Sex, or has refused to provide this information. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, indicate if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Sex, or has refused to provide this information. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	Boolean	false true		Borrower Information Borrower Demographic Information Gender HMDA Gender Refusal Indicator
608.3	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Sort ID 608.1- HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator = "true" OR Sort ID 608.2- HMDAGenderRefusalIndicator = "false"	Values: <ul style="list-style-type: none"> ◊ Enter the gender as provided by the <i>Borrower</i> on the loan application. If the <i>Borrower</i> did not provide the gender and the loan application was taken by face-to-face interview (including electronic media with video component), enter the gender collected based on visual observation or name. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, enter the gender of the <i>Underwritten Settlor</i>. ◊ Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i>. ◊ If the loan application was taken via telephone interview, fax, mail, email or internet and the <i>Borrower</i> did not provide the gender information, enter "InformationNotProvidedUnknown". 	Enumerated	ApplicantSelectedBothMaleAndFemale Female InformationNotProvidedUnknown Male NotApplicable		Borrower Information Borrower Demographic Information Gender HMDA Gender Type

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
609.1	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY	HMDA_ETHNICITY	HMDAEthnicityType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies Sort ID 609.4- HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator = "true" OR Sort ID 609.5- HMDAEthnicityRefusalIndicator = "false"	Values: <ul style="list-style-type: none"> ◊ Enter the ethnicity as provided by the Borrower on the loan application. If the Borrower has reported Sort ID 609.2- HMDAEthnicityOriginType or Sort ID 609.3- HMDAEthnicityOriginTypeOtherDescription but did not report Sort ID 609.1-HMDAEthnicityType, leave the field blank. ◊ If the Borrower did not provide any ethnicity data and the loan application was taken by face-to-face interview (including electronic media with video component), enter the ethnicity collected based on visual observation or surname. ◊ If the Borrower is a Living Trust, enter the ethnicity of the Underwritten Settlor. ◊ Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust. ◊ If the loan application was taken via telephone interview, fax, mail, email or internet and the Borrower did not provide the ethnicity, enter "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication". 	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMail InternetOrTelephoneApplication NotApplicable NotHispanicOrLatino		Borrower Information Borrower Demographic Information Ethnicity HMDA Ethnicity Type
609.2	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity origin as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: <ul style="list-style-type: none"> ◊ If the Borrower is a Living Trust, enter the ethnicity of the Underwritten Settlor. ◊ For each Borrower, indicate any further designations reported on the loan application under "Hispanic or Latino". If the Borrower did not report this data on the loan application, leave the field blank. ◊ If the Borrower has reported Sort ID 609.3- HMDAEthnicityOriginTypeOtherDescription but did not select "Other Hispanic or Latino" on the loan application, "Other" may be optionally reported in Sort ID 609.2- HMDAEthnicityOriginType. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor, indicate any further designations reported on the loan application under "Hispanic or Latino". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	Enumerated	Cuban Mexican Other PuertoRican		Borrower Information Borrower Demographic Information Ethnicity HMDA Ethnicity Origin Type
609.3	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity Origin Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: <ul style="list-style-type: none"> ◊ Enter the Borrower's Other HMDAEthnicityType = "HispanicOrLatino" origin. ◊ If the Borrower is a Living Trust, enter the ethnicity of the Underwritten Settlor. ◊ For each Borrower, indicate any further designations reported on the loan application under "Other Hispanic or Latino - Print origin:". If the Borrower did not report the data on the loan application, leave the field blank. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor, indicate any further designations reported on the loan application under "Other Hispanic or Latino - Print origin:". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	String 100			Borrower Information Borrower Demographic Information Ethnicity HMDA Ethnicity Origin Type Other Description

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
609.4	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◊ For each <i>Borrower</i> , indicate if the ethnicity was collected based on visual observation or surname. ◊ If the <i>Borrower</i> is a <i>Living Trust</i> , indicate if the ethnicity of the <i>Underwritten Settlor</i> was collected based on visual observation or surname. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		Borrower Information ..Borrower Demographic Information ....Application taken in person ....The ethnicity of the borrower was collected on the basis of visual observation or surname
609.5	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Indicate if the <i>Borrower</i> has stated that they do not wish to furnish the HMDA ethnicity information. ◊ For each <i>Borrower</i> , indicate if the <i>Borrower</i> has selected the checkbox on the loan application "I do not wish to provide this information" related to Ethnicity, or has refused to provide this information. ◊ If the <i>Borrower</i> is a <i>Living Trust</i> , indicate if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Ethnicity, or has refused to provide this information. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		Borrower Information ..Borrower Demographic Information ....Ethnicity ....HMDA Ethnicity Refusal Indicator
610.1	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◊ For each <i>Borrower</i> , indicate if the race was collected based on visual observation or surname. ◊ If the <i>Borrower</i> is a <i>Living Trust</i> , indicate if the race of the <i>Underwritten Settlor</i> was collected based on visual observation or surname. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		Borrower Information ..Borrower Demographic Information ....Application taken in person ....The race of the borrower was collected on the basis of visual observation or surname
610.2	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◊ Indicate if the <i>Borrower</i> has stated that they do not wish to furnish the HMDA race information. ◊ For each <i>Borrower</i> , indicate if the <i>Borrower</i> has selected the checkbox on the loan application "I do not wish to provide this information" related to Race, or has refused to provide this information. ◊ If the <i>Borrower</i> is a <i>Living Trust</i> , indicate if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Race, or has refused to provide this information. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		Borrower Information ..Borrower Demographic InformationRaceHMDA Race Refusal Indicator

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
610.21	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION/	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherAsianDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Asian.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◊ Specify in text the Borrower's "OtherAsian" designation for Sort ID 610.3-HMDARaceDesignationType = "OtherAsian" ◊ For each Borrower, indicate any further designations reported on the loan application under "Other Asian - Print race:". If the Borrower did not report the data on the loan application, leave the field blank. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor, indicate any further designations reported on the loan application under "Other Asian - Print race:". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			Borrower Information Borrower Demographic Information Race HMDA Race Designation Other Asian Description
610.22	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION/	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherPacificIslanderDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Pacific Islander.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◊ Specify in text the Borrower's "OtherPacificIslander" designation for Sort ID 610.3-HMDARaceDesignationType = "OtherPacificIslander" ◊ For each Borrower, indicate any further designations reported on the loan application under "Other Pacific Islander - Print race:". If the Borrower did not report the data on the loan application, leave the field blank. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor, indicate any further designations reported on the loan application under "Other Pacific Islander - Print race:". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			Borrower Information Borrower Demographic Information Race HMDA Race Designation Other Pacific Islander Description
610.3	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION/	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race designation as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◊ Provide any further designations for Sort ID 610.5-HMDARaceType = "Asian" or "NativeHawaiianOrOtherPacificIslander" ◊ If the Borrower is a Living Trust, enter the race of the Underwritten Settlor. ◊ For each Borrower, indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander". If the Borrower did not report this data on the loan application, leave the field blank. ◊ If the Borrower reported data in Sort ID 610.21-HMDARaceDesignationOtherAsianDescription, "OtherAsian" may be optionally reported. If the Borrower reported data in Sort ID 610.22-HMDARaceDesignationOtherPacificIslanderDescription, "OtherPacificIslander" may be optionally reported. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor, indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Enumerated	AsianIndian Chinese Filipino GuamanianOrChamorro Japanese Korean NativeHawaiian OtherAsian OtherPacificIslander Samoan Vietnamese		Borrower Information Borrower Demographic Information Race HMDA Race Designation Type

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ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
610.5	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies- Sort ID 610.4- HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator = "true" OR Sort ID 610.2- HMDARaceRefusalIndicator = "false"	Values: <ul style="list-style-type: none"> ◊ Enter the race as provided by the Borrower on the loan application. If the Borrower has reported Sort ID 610.3- HMDARaceDesignationType, 610.21- HMDARaceDesignationOtherAsianDescription, or 610.22- HMDARaceDesignationOtherPacificIslanderDescription but did not report Sort ID 610.5-HMDARaceType, leave the field blank. ◊ If the Borrower reported data in Sort ID 610.6- HMDARaceTypeAdditionalDescription, "AmericanIndianOrAlaskaNative" may be optionally reported. ◊ If the Borrower did not provide any race data and the loan application was taken by face-to-face interview (including electronic media with video component), enter the race collected based on visual observation or surname. ◊ If the Borrower is a Living Trust, enter the race of the Underwritten Settlor. ◊ Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust. ◊ If the loan application was taken via telephone interview, fax, mail, email or internet, and the Borrower did not provide the race, enter "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication". 	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMail InternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White		Borrower Information Borrower Demographic Information Race HMDA Race Type
610.6	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceTypeAdditionalDescription	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: <ul style="list-style-type: none"> ◊ Enter the name of the Borrower's American Indian or Alaska Native enrolled or principal tribe. ◊ If the Borrower is a Living Trust, enter the race of the Underwritten Settlor. ◊ For each Borrower, indicate any further designations reported on the loan application under "American Indian or Alaska Native - Print name of enrolled or principal tribe; ". If the Borrower did not report the data on the loan application, leave the field blank. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor, indicate any further designations reported on the loan application under "American Indian or Alaska Native - Print name of enrolled or principal tribe; ". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	String 100		Borrower Information Borrower Demographic Information Race HMDA Race Type Additional Description (American Indian or Alaska Native Principal Tribe)	
641.3	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CR	CR	IF (Sort ID 47- ProjectLegalStructureType = "Condominium" or "Cooperative") OR (Sort ID 49- PUDIndicator = "true") AND the project EIN is available	Values: <ul style="list-style-type: none"> ◊ Enter "Other" if the Mortgage is secured by a unit in a condominium or Planned Unit Development (PUD), or if a Cooperative Share Loan (if permitted by Seller's negotiated term), and the Employer Identification Number (EIN) for the Homeowners Association (HOA), or Cooperative Housing Corporation, is available. ◊ For a unit located in a project having its own HOA within a Master or Umbrella PUD, the EIN is that of the HOA for the project. It is not the HOA EIN of the Master or Umbrella PUD. 	Enumerated	Other	N/A	
641.4	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	Values: Enter "HomeownersAssociation" if the property belongs to a Homeowners Association (HOA).	Enumerated	HomeownersAssociation		N/A

Appendix A - Freddie Mac XML Data Requirements
Tab 9B - ULDD Phase 3 Only

ULDDS Sort ID	Data Point Revision Category	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
641.5	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifier	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		Property ..Property Information ..Property ..Condominium Details ...HOA or Cooperative Housing Corporation Taxpayer Identifier
641.6	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5-TaxpayerIdentifierType = "EmployerIdentificationNumber"	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing Corporation. this The EIN is also referred to as the Taxpayer Identification Number (TIN). ◊ If the unit is located in a project having its own HOA within a Master Association or Umbrella Planned Unit Development (PUD), enter the EIN of the HOA associated with the project. Do not enter the EIN of the Master Association or Umbrella PUD. • ULDDS Format: Valid format is NNNNNNNNN - Do not enter dashes. 	String 9		Property ..Property Information ..Property ..Condominium Details ...HOA or Cooperative Housing Corporation Taxpayer Identifier	
650.1	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	WarehouseLender	CR	CR	IF Sort ID 650.2-PartyRoleType = "WarehouseLender"	Values: Enter the unique identifier for the Warehouse Lender, provided by Freddie Mac.	String 50			Party ..Party Information ..Warehouse Lender ..Details ...Warehouse Lender Identifier
650.2	Net New Revision	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	WarehouseLender	CR	CR	IF 398.1-WarehouseLenderIndicator = "true"		Enumerated	WarehouseLender		N/A

Appendix A - Freddie Mac XML Data Requirements
Tab 10 - Phase 3 Complete

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
1	MESSAGE	MESSAGE	MISMOReferenceModelIdentifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies.	N/A	N/A	N/A	R	R	Required for all files	<ul style="list-style-type: none"> Definition: MISMOReferenceModelIdentifier is an attribute on the MESSAGE container. Values: Enter the version of the MISMO Reference Model used to create the XML file. 	String 20	3.0.0.263.12		N/A Import File Only
2	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. This version is FRE 4.0.0.	String 10	FRE 4.0.0		N/A Import File Only
3	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	R	R	Required for all files	Values: Enter the date and time the import file is delivered to the GSE. (Not applicable for loan delivery system data entry.)	YYYY-MM-DDThh:mm:ss			N/A Import File Only
10	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the complete street address for the property (excluding City, State, and ZIP).	String 100			Property ..Subject Property Address ...Street Address
14	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	N/A	R	R	Required for all loans		String 50			Property ..Subject Property Address ...City Name
16	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter a valid ZIP code maintained by the United States Postal Service (USPS) at https://tools.usps.com/go/ZipLookupAction_input Format: Valid format options are either "#####" or "#####-" (no dash). 	String 9		Required to save the file in the Loan Selling Advisor.	Property ..Subject Property Address ...Postal Code*
18	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the State abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28-Postal Addressing Standards) for guidance about state codes.	Enumerated		Required to save the file in the Loan Selling Advisor.	Property ..Subject Property Address ...State Code*
24	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood Hazard Determination Form contains the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA). Enter "false" if the only structure on the Mortgaged Premises in the Special Flood Hazard Area is detached from the primary residential structure and does not serve as a residence. 	Boolean	false true		Property ..Property Information ..Property Details ...Special Flood Hazard Area Indicator
33	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A	CR	CR	IF Sort ID 51-ConstructionMethodType = "Manufactured":	Definition: The related Guide Glossary term is "Manufactured Home".	Enumerated	MultiWide SingleWide		Property ..Property Information ..Construction Details ...Manufactured Home Width Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
38	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview"	Values: ◊ Enter "Established" if the <i>Condominium Project</i> meets Glossary definition of <i>Established Condominium Project</i> . ◊ Enter "New" if the <i>Condominium Project</i> meets Glossary definition of <i>New Condominium Project</i> .	Enumerated	Established New		Property ..Property Information ...Condominium Project Status Type
39	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	FNMMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	O	N/A	Not Used	Numeric 10			N/A
41	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF [(Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")] OR IF [(Sort ID 47-ProjectLegalStructureType = "Cooperative" AND "Sort ID 43-ProjectDesignType" does not exist)] :	Values: ◊ Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. ◊ Enter "Detached" only if all of the units in the project have no common wall or other direct physical connection with another unit. Note: The difference between Sort ID 50-AttachmentType and Sort ID 41-ProjectAttachmentType is that Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings. Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other.	Enumerated	Attached Detached		Property ..Property Information ...Project Attachment Type
42	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values: ◊ Enter "CondominiumProjectManagerReview", "FHA_Approved", or "ProjectEligibilityReviewService" as applicable if a reciprocal review was performed in compliance with Guide Section 5701.9. ◊ Enter "Exempt From Review" for <i>Freddie Mac-owned</i> "no cash-out" refinance Condominium Unit Mortgages, Mortgages secured by Detached Condominium Units, or by Condominium Units in 2- to 4- Unit Condominium Projects. OR if applies. See Guide Section 5701.7. ◊ Enter "FullReview" if the project review has been performed in compliance with Guide Section 5701.5, 5701.6 including Mortgages secured by Condominium Units in 2- to 4- Unit Condominium Projects, as applicable, or Section 5701.7, in the case of a <i>Detached Condominium Unit</i> as defined in the Guide Glossary that is not delivered as "Exempt From Review". ◊ Enter "StreamlinedReview" if a review was performed in compliance with Section 5701.4 including for a <i>Condominium Project</i> containing a mix of attached, detached and semi-detached units, or for Mortgages secured by Condominium Units in 2- to 4- Unit Condominium Projects, where applicable.	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		Property ..Property Information ...Project Classification Identifier

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
43	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" does not exist)	Values: All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor. ◇ Enter "GardenProject" if the condo/coop structure has 1 to 3 stories. ◇ Enter "HighRiseProject" if the condo/coop structure has 8 or more stories. ◇ Enter "MidriseProject" if the condo/coop structure has 4 to 7 stories. ◇ Enter "Other" if the appraisal indicates "Other". ◇ Enter "TownhouseRowhouse" if one in a row of identical houses or having a common wall; attached to another unit via common wall (e.g., a brownstone).	Enumerated	GardenProject HighriseProject MidriseProject Other TownhouseRowhouse		Property ..Property Information ...Condominium Details ...Project Design Type
44	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 43-ProjectDesignType = "Other"	Values: Enter "OtherSelectedOnValuationDocumentation" if the appraisal indicates "Other".	Enumerated	OtherSelectedOnValuationDocumentation		Property ..Property Information ...Condominium Details ...Project Design Type
45	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the number of units in the project (including phases that are not yet complete).	Numeric 5			Property ..Property Information ...Condominium Details ...Project Dwelling Unit Count
46	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the number of units sold (including phases that are not yet complete).	Numeric 5			Property ..Property Information ...Condominium Details ...Project Dwelling Units Sold Count
47	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	N/A	N/A	N/A	CR	CR	IF subject property is a condominium OR cooperative		Enumerated	Condominium Cooperative		Property ..Property Information ..Property Details ...Project Legal Structure Type
48	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the full association/corporate legal name of the project.	String 60			Property ..Property Information ...Condominium Details ...Project Name

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
49	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	PUDIndicator	Indicates that the project in which the subject property is located is a Planned Unit Development (PUD). A PUD is a project or subdivision that consists of common property and / or improvements that are owned and maintained by an owners' association for the benefit and use of the individual unit owners.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Planned Unit Development" (PUD)." Values: Enter "true" if the Mortgaged Premises is located in a Planned Unit Development (PUD). 	Boolean	false true		Property ..Property Information ...PUD Indicator
50	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Definition: Used to describe an individual dwelling. Values: As specified in MISMO LDD V3.0 B263-12: <ul style="list-style-type: none"> ◊ Enter "Attached" if the dwelling unit has a common wall or other direct physical connection with another dwelling unit, and the appraisal or other property valuation method does not indicate "Semi Detached." ◊ Enter "Detached" if the dwelling unit has no common wall nor any other direct physical connection with another dwelling unit. ◊ Enter "Semi Detached" if the dwelling unit is an end unit or one of a pair of houses built side-by-side sharing a common wall, such as a duplex. Note: The difference between Sort ID 41-ProjectAttachmentType and Sort ID 50-AttachmentType is that Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other. Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings. 	Enumerated	Attached Detached SemiDetached		Property ..Property Information ...Attachment Type
51	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ◊ Enter "SiteBuilt" if: <ul style="list-style-type: none"> • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing. 	Enumerated	Manufactured SiteBuilt		Property ..Property Information ...Construction Method Type
57	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	FinancedUnitCount	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter "1" if ProjectLegalStructureType = "Condominium" or "Cooperative". 	Numeric 2	1 2 3 4	Required to save the file in the Loan Selling Advisor.	Property ..Property Information ...Financed Unit Count
63	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Other" if "LifeEstate" is permitted by Seller's negotiated term. 	Enumerated	FeeSimple Leasehold Other		Property ..Property Information ...Property Estate Type
64	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Estate Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 63-PropertyEstateType = "Other"	<ul style="list-style-type: none"> Values: Enter "LifeEstate" if permitted by Seller's negotiated term. 	Enumerated	LifeEstate		Property ..Property Information ...Property Estate Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
65	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter "true" if: <ul style="list-style-type: none"> ◊ Flood insurance was obtained in accordance with the Freddie Mac Single-Family Seller Servicer Guide requirement or ◊ Flood insurance is not required according to the Freddie Mac Selling Guide, and the subject property has flood insurance. 	Boolean	false true		Property ..Property Information ...Property Details ...Property Flood Insurance Indicator
67	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <= "None"	<ul style="list-style-type: none"> • Note: For applications taken on the redesigned URLA, the "Year Built" is no longer collected. • Values: <ul style="list-style-type: none"> ◊ Enter the year the property was built from the appraisal. ◊ If this data is not available from the appraisal, enter the "Year Built", if collected on the URLA. ◊ Enter "9999" if Home Value Explorer® (HVE) was used to value the subject property. 	YYYY			Property ..Property Information ...Property Details ...Property Structure Built Year
69	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageType	Specifies the usage intention of the borrower for the property.	N/A	N/A	N/A	R	R	Required for all loans		Enumerated	Investment PrimaryResidence SecondHome		Property ..Property Information ...Property Details ...Property Usage Type
77	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF [Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed"] AND Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"	<ul style="list-style-type: none"> • Values: If the subject property was valued by an interior appraisal: <ul style="list-style-type: none"> ◊ Include only above-grade bedrooms for 1-unit properties. ◊ Include both above and below-grade bedrooms for 2-4 unit properties. ◊ For investment properties, enter the number of bedrooms for each dwelling unit. If Sort ID 57- FinancedUnitCount = "3", enter the number of bedrooms for all 3 units. ◊ For primary residences with more than one unit, enter the number of bedrooms for each non-owner occupied unit as indicated on the appraisal. If Sort ID 57-FinancedUnitCount = "3", and one of the units is owner-occupied, enter the number of bedrooms for the 2 non-owner-occupied units. ◊ Enter "0" for any unit that is a studio/efficiency. 	Numeric 2			Property ..Property Information ...Property Details ...Bedroom Count
78	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed") AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	<ul style="list-style-type: none"> • Values: If the subject property was valued by an interior appraisal: <ul style="list-style-type: none"> ◊ For investment properties, enter the gross monthly rental income for each dwelling unit as indicated on the signed lease(s) for the <i>Mortgaged Premises</i>, of the subject property. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for all 3 units. ◊ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the <i>Mortgaged Premises</i>. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for the 2 non-owner occupied units. ◊ If there is no active lease for a unit, or the <i>Borrower</i> rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. • Format: Round values to the nearest dollar. 	Numeric 9			Property ..Property Information ...Property Details ...Property Dwelling Unit Eligible Rent Amount

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80	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	Values: <ul style="list-style-type: none"> ◊ Enter the applicable value as instructed in <i>Seller's</i> negotiated term when the AVM is used in lieu of an appraisal. ◊ Enter "HomeValueExplorer" for <i>Relief Refinance Mortgages-Same Servicer</i> and <i>Relief Refinance Mortgages-Open Access</i>, OR <i>Enhanced Relief Refinance Mortgages</i>, when the value of the <i>Mortgaged Premises</i> is determined using a point value estimate from Home Value Explorer (HVE). ◊ Enter "Other" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration. 	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Property Valuation Details ...AVM Model Name Type
81	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameTypeOtherDescription	The name of the AVM model used to calculate the valuation of the subject property when Other is selected from the enumerated list.	N/A	N/A	N/A	CR	CR	IF Sort ID 80-AVMModelNameType = "Other"	Values: Enter "FREAllowedAVM" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration for this data point.	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Property Valuation Details ...AVM Model Name Type
82	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CR	CR	IF Sort IDs 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal") OR Sort ID 90-PropertyValuationMethodType OtherDescription = "FieldReview"]	Values: <ul style="list-style-type: none"> ◊ For conventional <i>Mortgages</i> only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal (UCDP). ◊ If a field review is used to value the subject property, enter the Document File Identifier used for the original appraisal. 	String 10			Property ..Property Information ..Appraisal/Property Valuation Details ...Appraisal Identifier
83	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◊ Enter the appraised value if used. ◊ Enter the value supported by Home Value Explorer® (HVE) if used. ◊ Enter the purchase price if used. ◊ Enter the estimated market value after completion of the energy and/or water efficiency improvements for GreenCHOICE Mortgages. ◊ Enter the value as instructed in <i>Seller's</i> negotiated terms as applicable. ◊ Enter the appraised value determined in accordance with Section 4406.1(g)(ii), for <i>Mortgages</i> secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure. ◊ Enter the appraised value determined in accordance with Section 4502.8, for <i>Community Land Trust Mortgages</i>. 	Numeric 9			Property ..Property Information ..Appraisal/Property Valuation Details ...Property Valuation Amount
84	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <= "None"	Values: <ul style="list-style-type: none"> ◊ For <i>Mortgages</i> with appraisals, enter the effective date of the appraisal. ◊ For <i>Mortgages</i> using any other property valuation type, enter the effective date on the most recent inspection, <i>Feedback Certificate</i> or estimate. 	YYYY-MM-DD			Property ..Property Information ..Appraisal/Property Valuation Details ...Property Valuation Effective Date

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85	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodType OtherDescription = "DeskReview" OR "FieldReview"]	Values: <ul style="list-style-type: none"> ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used. 	Enumerated	See <i>Tab 8-Enumerations</i>		Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type
86	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form Type.	N/A	N/A	N/A	CI	CR	IF Sort ID 85-PropertyValuationFormType = "Other"	Values: Enter "OneUnitResidentialAppraisalDeskReviewReport" if used to value the subject property.	Enumerated	OneUnitResidentialAppraisalDeskReviewReport		Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type
89	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "Desktop Appraisal" if a Form 1033, One-Unit Residential Appraisal Desk Review Report, was used to value the subject property. ◊ Enter "DriveBy" if an exterior-only appraisal was used to value the subject property. ◊ Enter "FullAppraisal" if an interior and exterior inspection appraisal was used to value the subject property. ◊ Enter "None" if applicable. ◊ Enter "Other" if a desk review or field review was used to value the subject property. ◊ Do not enter "PriorAppraisalUsed". ◊ Enter the values as instructed in <i>Seller's</i> negotiated terms for all other property valuation method types. 	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other PriorAppraisalUsed		Property Information ..Appraisal/Property Valuation Details ...Property Valuation Method Type
90	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	Values: <ul style="list-style-type: none"> ◊ Enter "DeskReview" if a desk review was used to value the subject property. ◊ Enter "FieldReview" if a field review was used to value the subject property. 	Enumerated	DeskReview FieldReview		Property Information ..Appraisal/Property Valuation Details ...Property Valuation Method Type

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91	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 4203.2. ◊ For <i>GreenCHOICE Mortgages</i>SM, the value used to calculate TLTV is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. ◊ For financed permanent buydown <i>Mortgages</i>, calculate using the <i>Mortgage</i> amount that includes the financed discount points. ◊ For super conforming <i>Mortgages</i>, calculate using the lower of the appraised value, field review value, or sales price. 	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values ...Combined LTV Ratio Percent
92	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: <ul style="list-style-type: none"> ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2. ◊ For <i>Financed Permanent Buydown Mortgages</i>, calculate using a <i>Mortgage</i> amount that includes the financed discount points. ◊ For <i>GreenCHOICE Mortgages</i>SM, the value used to determine the HTLTV ratio is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. ◊ For super conforming <i>Mortgages</i>, calculate using a value that is the least of the appraised value, field review value, or sales price. ◊ For <i>Mortgages</i> secured by properties subject to resale restrictions that terminate upon foreclosure (or the expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure, calculate using the appraised value determined in accordance with Section 4406.1(g)(ii), if applicable. ◊ For <i>Community Land Trust Mortgages</i>, calculate using the appraised value determined in accordance with Section 4502.8. 	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values ...Home Equity Combined LTV Ratio Percent
93	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Parent Container: For this LOAN container, specify one of the following: <ul style="list-style-type: none"> ◊ LoanStateType = "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false") ◊ LoanStateType = "AtModification" if the loan is a modification (MortgageModificationIndicator = "true"). 	Enumerated	SubjectLoan	Required to save the file in the Loan Selling Advisor.	N/A
102	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	ConversionType	Specifies the type of conversion permissible for a loan as stated on the mortgage documents.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 232-ConvertibleIndicator = "true"		Enumerated	ToFixedRate ToMonthlyPaymentFrequency		Loan (Closing or Modification) ..Product Information ..Conversion Option Details ...Conversion Type

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110	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceType	Specifies the type and source of index to be used to determine the interest rate at each adjustment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"		Enumerated	LIBOROneYearWSJDaily SixMonthLIBOR_WSJDaily WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15		Loan (Closing or Modification) ..Note Information ..ARM Details ...Index Source Type
111	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceTypeOtherDescription	An enumerated field used to collect additional Index Source Type values when needed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 110-IndexSourceType = "Other"	Not Used	Enumerated			N/A
113	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is "Lookback Period." • Values: <ul style="list-style-type: none"> ◇ Enter the number of days preceding the PerChangeRateAdjustmentEffectiveDate (<i>Interest Change Date</i>). 	Numeric 3	45		Loan (Closing or Modification) ..Note Information ..ARM Details ...Interest And Payment Adjustment Index Lead Days Count
114	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	CeilingRatePercent	The stated maximum percentage to which the interest rate can increase over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is "<i>Lifetime Ceiling</i>." • Values: <ul style="list-style-type: none"> ◇ Enter the sum of the <i>Note Rate</i> at origination plus the <i>Life Cap</i>. ◇ For ARMs with financed permanent buydowns, calculate using the permanently bought down initial <i>Note Rate</i>. 	Percent 3.4			Loan (Closing or Modification) ..Note Information ..ARM Details ...Ceiling Rate Percent
115	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FirstRateChangePaymentEffectiveDate	The due date of the payment at the first calculated interest rate change. To arrive at the actual (true) date that interest begins to accrue at the changed rate, one payment period is subtracted if interest is paid in arrears.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is "<i>Payment Change Date</i>." • Values: Enter the first day of the month following each <i>Interest Change Date</i>. 	YYYY-MM-DD			Loan (Closing or Modification) ..Note Information ..ARM Details ...First Rate Change Payment Effective Date
116	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease to over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is "<i>Lifetime Floor</i>." • Values: <ul style="list-style-type: none"> ◇ If a <i>Lifetime Floor</i> is stated in the <i>Note</i>, <i>Sellers</i> are encouraged to deliver this data point. The <i>Lifetime Floor</i> must equal the <i>Margin</i>. 	Percent 3.4			Loan (Closing or Modification) ..Note Information ..ARM Details ...Floor Rate Percent

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117	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest rate rounding exists	Format: Enter the value for interest rate rounding as "0.125."	Percent 3,4	0.125		Loan (Closing or Modification) ..Note Information ..ARM Details ...Interest Rate Rounding Percent
118	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"		Enumerated	Down Nearest NoRounding Up		Loan (Closing or Modification) ..Note Information ..ARM Details ...Interest Rate Rounding Type
119	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	The number of percentage points to be added to the index to arrive at the new interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is "Margin." Format: Enter the margin to four decimal places. For example, 1% must be entered as "1.0000."	Percent 3,4			Loan (Closing or Modification) ..Note Information ..ARM Details ...Margin Rate Percent
120	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Parent Container: Enter two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container: ◊ One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps. ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.	Enumerated	First Subsequent		Loan (Closing or Modification) ..Note Information ..ARM Details ...First Adjustment and Subsequent Adjustment
121	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND decrease cap exists	Definition: The related Guide Glossary terms are "Initial Cap" and "Periodic Cap." Values: If they exist: ◊ Enter the <i>Initial (decrease) Cap</i> with AdjustmentRuleType = "First." ◊ Enter the <i>Periodic (decrease) Cap</i> with AdjustmentRuleType = "Subsequent."	Percent 3,4			Loan (Closing or Modification) ..Note Information ..ARM Details ...First Adjustment and Subsequent Adjustment ...Per Change Maximum Decrease Rate Percent

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
122	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	The maximum number of percentage points by which the rate can increase from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary terms are "Initial Cap" and "Periodic Cap." Values: <ul style="list-style-type: none"> Enter the <i>Initial Cap</i> with AdjustmentRuleType = "First." Enter the <i>Periodic Cap</i> with AdjustmentRuleType = "Subsequent." 	Percent 3,4			Loan (Closing or Modification) Note Information ARM Details ...First Adjustment and Subsequent Adjustment ...Per Change Maximum Increase Rate Percent
123	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Interest Change Date." Values: <ul style="list-style-type: none"> Enter the <i>Interest Change Date</i> with AdjustmentRuleType = "First." Enter the second (first periodic) <i>Interest Change Date</i> with AdjustmentRuleType = "Subsequent." 	YYYY-MM-DD			Loan (Closing or Modification) Note Information ARM Details ...First Adjustment and Subsequent Adjustment ...First and Subsequent Rate Adjustment Effective Date
124	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the subject loan can change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment. 	Numeric 3			Loan (Closing or Modification) Note Information ARM Details ...First Adjustment and Subsequent Adjustment ...Per Change Rate Adjustment Frequency Months Count
126	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Enumerated	Subsequent		N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
131	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentPercent	The number of percentage points by which the principal and interest payment adjusts.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
135	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationMaximumTermMonthsCount	The maximum number of months over which an extendable mortgage may be amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Numeric 3			N/A
136	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodCount	The number of periods (as defined by the Loan Amortization Period Type) over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Numeric 3			Loan (Closing or Modification) ..Product Information ...Product Details ...Loan Amortization Period Count
137	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodType	The duration of time used to define the period over which the loan is amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by <i>Seller's</i> negotiated term.	Enumerated	Biweekly Month		Loan (Closing or Modification) ..Product Information ...Product Details ...Loan Amortization Period Type
138	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◊ Enter "AdjustableRate" for an ARM. ◊ Enter "Fixed" for fixed-rate <i>Mortgages</i> . ◊ Enter "RateImprovementMortgage" for <i>Affordable Merit Rate Mortgages</i> .	Enumerated	AdjustableRate Fixed RateImprovementMortgage	IF the delivered Mortgage is not converted, required to save the file in the Loan Selling Advisor.	Loan (Closing or Modification) ..Product Information ...Product Details ...Loan Amortization Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
145	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorType	Specifies the source of the buydown funds.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Values: <ul style="list-style-type: none"> ◇ Only one source may be supplied. Enter the value for the predominant source. ◇ Enter "Borrower" if: <ul style="list-style-type: none"> • The Borrower is the source of the temporary buydown. • There are multiple sources and none is predominant, or • The source is not on the list of FRE-Supported Enumerations. ◇ Enter "Lender" for temporary buydowns funded with <i>Premium Financing</i>. ◇ Enter "Other" if the contributor is an Interested Party as described in the Guide. 	Enumerated	Borrower Lender Other		Loan (Closing or Modification) Note Information ..Temporary Buydown Details ...Buydown Contributor Type
146	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorTypeOtherDescription	A free-form text field used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 145-BuydownContributorType = "Other"	Values: Enter "InterestedThirdParty" if the contributor is an Interested Party as described in the Guide.	Enumerated	InterestedThirdParty		Loan (Closing or Modification) Note Information ..Temporary Buydown Details ...Buydown Contributor Type
147	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are " <i>Extended Buydown Mortgage</i> " and " <i>Limited Buydown Mortgage</i> ."	Numeric 3			Loan (Closing or Modification) Note Information ..Temporary Buydown Details ...Buydown Change Frequency Months Count
148	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are <i>Extended Buydown Mortgage</i> and <i>Limited Buydown Mortgage</i> . Values: For a 3-2-1 buydown over 3 years, enter "36".	Numeric 3			Loan (Closing or Modification) Note Information ..Temporary Buydown Details ...Buydown Duration Months Count
149	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are " <i>Extended Buydown Mortgage</i> " and " <i>Limited Buydown Mortgage</i> ." Values: <ul style="list-style-type: none"> ◇ Enter the percent by which the <i>Note Rate</i> can increase at each adjustment period. For example, if the interest rate increases 1% annually during a two year buydown, the percentage increase is 1.0. 	Percent 3.4			Loan (Closing or Modification) Note Information ..Temporary Buydown Details ...Buydown Increase Rate Percent
150	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are <i>Extended Buydown Mortgage</i> and <i>Limited Buydown Mortgage</i> . Values: <ul style="list-style-type: none"> ◇ For modified <i>Mortgages</i>, enter the percent by which the <i>Note Rate</i> was bought down as of the modification date. ◇ For non-modified <i>Mortgages</i>, enter the percent by which the <i>Note Rate</i> was bought down effective as of the <i>Note Date</i>. 	Percent 3.4			Loan (Closing or Modification) Note Information ..Temporary Buydown Details ...Buydown Initial Discount Percent

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ULDD Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDD Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
151	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	<p>Values:</p> <ul style="list-style-type: none"> ◊ If <i>Closing Cost</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If <i>Closing Cost</i> data is provided, enter value as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. <p>Format: If the ClosingCostContributionAmount ≤ "0.99" enter "1.00."</p>	Amount 9.2			Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount
152	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If <i>Closing Cost</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to <i>Loan Product Advisor</i>® (LPA) was applied to <i>Closing Costs</i>, map the new LPA asset type enumerations as follows: <ul style="list-style-type: none"> •Map LPA "GiftOfCash" to ULDD "GiftFunds" •Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" •Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" •Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" •Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" • Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If <i>Closing Cost</i> data is provided, enter value as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. <p>Definition: The related Guide term for "<i>PremiumFunds</i>" is "lender credit" as defined in Guide Section 5501.6.</p>	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
153	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 152-ClosingCostFundsType = "Other"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If <i>Closing Cost</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If <i>Closing Cost</i> data is provided, enter values as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. 	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
154	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	<p>Values:</p> <ul style="list-style-type: none"> ◊ If <i>Closing Cost</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to <i>Loan Product Advisor</i>® (LPA) was applied to <i>Closing Costs</i>, map the new LPA Funds Source enumerations as follows: <ul style="list-style-type: none"> • Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ If <i>Closing Cost</i> data is provided, enter values as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
155	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 154-ClosingCostSourceType = "Other"	Values: <ul style="list-style-type: none"> ◊ If <i>Closing Cost</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If <i>Closing Cost</i> data is provided, enter values as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type
157	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Mortgage is delivered through <i>Cash-Released XChangeSM</i> AND other funds are collected at closing	• Definition: This data point captures the total amount of buydown, prepaids, or escrow item funds collected. • Values: Enter values as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i> . • Format: If the OtherFundsCollectedAtClosingAmount ≤ "0.99" enter "1.00."	Amount 9.2			Loan (Closing or Modification) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Amount
158	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 157-OtherFundsCollectedAtClosingAmount ≥ "1"	Values: Enter values as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i> .	Enumerated	AdvancedPITIPayment EscrowFunds Other PrincipalCurtailment		Loan (Closing or Modification) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type
159	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 158-OtherFundsCollectedAtClosingType = "Other"		Enumerated	Buydown		Loan (Closing or Modification) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type
162	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionLoanType	Specifies the specific type of construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 231-ConstructionLoanIndicator = "true"		Enumerated	ConstructionToPermanent		Loan (Closing or Modification) .Underwriting / Credit Information ..Construction Details ...Construction Loan Type
163	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	• Definition: This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. • Values: <ul style="list-style-type: none"> ◊ Enter "AutomaticConversion" for <i>Mortgages</i> with <i>Integrated Documentation</i> as described in Guide Section 4602.3(b). ◊ Enter "Modification Agreement" for <i>Mortgages</i> with <i>Modification Documentation</i> as described in Guide Section 4602.3(b). ◊ Enter "NewNote" for <i>Mortgages</i> with <i>Separate Documentation</i> as described in Guide Section 4602.3(b). 	Enumerated	AutomaticConversion ModificationAgreement NewNote		Loan (Closing or Modification) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Feature Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
165	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	<ul style="list-style-type: none"> Definition: This data point is applicable to Construction Conversion and Renovation Mortgages only. Values: <ul style="list-style-type: none"> Enter "OneClosing" for <i>Mortgages</i> with <i>Integrated Documentation</i> as described in Guide Section 4602.3(b). Enter "Two Closing" for <i>Mortgages</i> with <i>Separate Documentation</i> or <i>Modification Documentation</i> as described in Guide Section 4602.3(b). 	Enumerated	OneClosing TwoClosing		Loan (Closing or Modification) ..Underwriting / Credit Information ...Construction Details ...Construction To Permanent Closing Type
167	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentFirstPaymentDueDate	The due date of the first payment of the permanent mortgage phase of a construction to permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	<ul style="list-style-type: none"> Definition: <ul style="list-style-type: none"> This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. The related Guide Glossary term is "<i>Effective Date of Permanent Financing</i>." Values: Enter values as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. 	YYYY-MM-DD			Loan (Closing or Modification) ..Underwriting / Credit Information ...Construction Details ...Construction To Permanent First Payment Due Date
172	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. If <i>Down Payment</i> data is provided, enter value as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i>. Definition: The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). 	Amount 9.2			Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Down Payment Amount
173	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. If the gift or grant reported to <i>Loan Product Advisor</i>® (LPA) was applied to <i>Down Payment</i>, map the new LPA Funds Source enumerations as follows: <ul style="list-style-type: none"> Map LPA "UnmarriedPartner" to ULDD "Relative" Enter "OriginatingLender" for Mortgages originated with gifts and grants from the Seller. If <i>Down Payment</i> data is provided, see <i>Tab 12-Phase 3 Additional Implementation Notes</i> 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency OriginatingLender Other Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Down Payment Source Type
174	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. If <i>Down Payment</i> data is provided, see <i>Tab 12-Phase 3 Additional Implementation Notes</i> 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Down Payment Source Type

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175	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	Values: ◇ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◇ If the asset type reported to <i>Loan Product Advisor</i> ® (LPA) was applied to <i>Down Payment</i> , map the new LPA Asset Type enumerations as follows: • Map LPA "GiftOfCash" to ULDD "GiftFunds" • Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" • Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" • Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" • Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" • Map LPA "StockOptions" to ULDD "StocksAndBonds" ◇ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◇ If <i>Down Payment</i> data is provided, see <i>Tab 12-Phase 3 Additional Implementation Notes</i>	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Down Payment Type
176	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: ◇ If <i>Down Payment</i> data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◇ If <i>Down Payment</i> data is provided, see <i>Tab 12-Phase 3 Additional Implementation Notes</i> .	Enumerated	AggregatedRemainingTypes Grant SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification) ..Origination Information ..Funds Needed To Close Details ...Down Payment Type
194	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Borrower paid discount points for this transaction		Amount 9.2			Loan (Closing or Modification) ..Note Information ..Note Details ...Borrower Paid Discount Points Total Amount
195	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	Values: ◇ For purchase transaction <i>Mortgages</i> , enter the purchase price of the property, net of any adjustments made for sales concessions. ◇ If considered when setting the terms of the <i>GreenCHOICE Mortgage</i> SM , enter the price paid for the <i>Mortgaged Premises</i> plus the actual cost of the energy and/or water efficiency improvements. ◇ For <i>Mortgages</i> secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure, enter the appraised value determined in accordance with Section 4406.1(g)(ii). ◇ For <i>Community Land Trust Mortgages</i> , enter the appraised value determined in accordance with Section 4502.8. ◇ This data point not required for refinance transaction <i>Mortgages</i> .	Numeric 9			Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Details ...Purchase Price Amount

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198	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActType	Identifies the section of the National Housing Act that defines underwriting guidelines for VA or FHA loan evaluations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 317-MortgageType = "FHA" OR "USDARuralHousing" OR "Other"	<ul style="list-style-type: none"> Definition: VA programs are not covered under the National Housing Act. Values: <ul style="list-style-type: none"> Enter "234C" for condominiums and "203B" for all other Mortgages with MortgageType = "FHA." Enter "502" with MortgageType = "USDARuralHousing." Enter "184" or "8" with MortgageType = "Other" and MortgageTypeOtherDescription = "PublicAndIndianHousing." 	Enumerated	203B 234C 184 502 8		Loan (Closing or Modification) ..Product Information ..Product Details ...Section of Act Type
207	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan is to be reported as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	FRE Conditionality: Required even if <i>Seller</i> is not covered by HMDA.	Boolean	false true		Loan (Closing or Modification) ..Origination Information ..Origination Details ...HMDA HOEPA Loan Status Indicator
208	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF calculated value $\geq 1.5000\%$	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Do not enter the APR, APOR, or the <i>Note Rate</i>. The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a <i>Seller</i> should deliver to Freddie Mac the same rate spread reported under HMDA. The Federal Financial Institutions Examination Council (FFIEC) provides institutions a rate spread calculator at http://www.ffiec.gov/ratespread/newcalc.aspx. 	Percent 3.4			Loan (Closing or Modification) ..Origination Information ..Origination Details ...HMDA Rate Spread Percent
209	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestAccrualType	Describes the formula used to calculate interest accrued since the previous payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	DailyInterestAccrual		Loan (Closing or Modification) ..Product Information ..Daily Simple Interest (If Applicable) ...Interest Accrual Type
210	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisDaysInYearCountType	The number of days in a year to be used for a loan's interest calculation. Commonly used for daily simple interest and other loans for which interest due is calculated monthly.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	365Or366		Loan (Closing or Modification) ..Product Information ..Daily Simple Interest (If Applicable) ...Interest Calculation Basis Days In Year Count Type
211	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisType	Defines the loan balance upon which the interest is calculated.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	EndOfPeriod		Loan (Closing or Modification) ..Product Information ..Daily Simple Interest (If Applicable) ...Interest Calculation Basis Type

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213	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationEffectiveMonthsCount	The number of months that the individual occurrence of this INTEREST_CALCULATION_RULE is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Numeric 3			N/A
214	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationPeriodType	Describes the length of the interest accrual period.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by <i>Seller's</i> negotiated term.	Enumerated	Biweekly Day Month		Loan (Closing or Modification) ..Product Information ..Product Details ...Interest Calculation Period Type
215	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Enumerated	Simple		Loan (Closing or Modification) ..Product Information ..Product Details ...Interest Calculation Type
217	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	LoanInterestAccrualStartDate	The date that interest begins to accrue for a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			Loan (Closing or Modification) ..Product Information ..Daily Simple Interest (If Applicable) ...Loan Interest Accrual Start Date
218	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 237-InterestOnlyIndicator = "true"	Not Used	YYYY-MM-DD			Loan (Closing or Modification) ..Note Information ..Interest Only Details ...Interest Only End Date
221	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 222-RelatedLoanInvestorType = "FRE"	• Values: ◊ This is the 9-digit Freddie Mac-supplied number assigned to the original <i>Mortgage</i> by the <i>Seller</i> when the <i>Mortgage</i> was initially sold to Freddie Mac. ◊ Enter the 9-digit Freddie Mac-supplied number assigned to the original <i>Mortgage</i> by the <i>Seller</i> when the <i>Mortgage</i> was initially sold to Freddie Mac for <i>Freddie Mac-Owned Converted Mortgages, Relief Refinance Mortgages - Same Servicer, Relief Refinance Mortgages - Open Access, Enhanced Relief Refinance Mortgages</i> , and, if available, <i>HomeOneSM Mortgages, Freddie Mac-owned "no cash-out" refinance Condominium Unit Mortgages</i> , OR as directed in <i>Seller's</i> negotiated term. • Format: Values may not exceed 9 characters.	String 30			Loan (Closing or Modification) ..Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier

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222	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF applies	Values: ◊ Enter "FRE" for <i>Freddie Mac-owned Converted Mortgages</i> , Freddie Mac-owned "no cash-out" refinance Condominium Unit Mortgages, <i>Relief Refinance Mortgages - Same Servicer, Relief Refinance Mortgages – Open Access, Enhanced Relief Refinance Mortgages</i> , and <i>HomeOneSM Mortgages</i> OR as directed in <i>Seller's</i> negotiated term. ◊ Enter "Seller" for <i>Seller-Owned Modified Mortgages</i> and <i>Seller-Owned Converted Mortgages</i> .	Enumerated	FRE Seller		Loan (Closing or Modification) ..Underwriting / Credit Information ...Streamlined Loan Details ...Related Investor Loan Type
224	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ApplicationReceivedDate	The date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the truth-in-lending disclosure.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter the date on which receipt of the <i>Borrower's</i> financial information first triggers the federal Truth-in-Lending disclosure requirements to the <i>Borrower</i> in connection with the <i>Mortgage</i> .	YYYY-MM-DD			Loan (Closing or Modification) ..Origination Information ...Origination Details ...Application Received Date
225	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is assumable as of the <i>Note Date</i> .	Boolean	false true		Loan (Closing or Modification) ..Note Information ...Assumability Details ...Assumability Indicator
226	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Balloon/Reset Mortgage</i> .	Boolean	false true		Loan (Closing or Modification) ..Product Information ...Product Details ...Balloon Indicator
227	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BorrowerCount	The number of borrowers obligated on the note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◊ Enter the total number of <i>Borrowers</i> on the <i>Note</i> (can be more than five). ◊ Enter "1" for Native American tribe or tribal organization <i>Borrowers</i> ; do not provide information about secondary <i>Borrower(s)</i> .	Numeric 2			Loan (Closing or Modification) ..Origination Information ...Origination Details ...Borrower Count
228	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has a temporary subsidy buydown.	Boolean	false true		Loan (Closing or Modification) ..Note Information ...Temporary Buydown Details ...Buydown Temporary Subsidy Indicator

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229	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the capitalized balance was added to the unpaid principal balance (UPB) of the <i>Note</i> prior to delivery.	Boolean	false true		Loan (Closing or Modification) ..Origination Information ...Capitalized Loan Indicator
231	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Construction Conversion</i> or <i>Renovation Mortgage</i> .	Boolean	false true		Loan (Closing or Modification) ..Underwriting / Credit Information ...Construction Details ...Construction Loan Indicator
232	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has, or ever had, a conversion option.	Boolean	false true		Loan (Closing or Modification) ..Product Information ...Conversion Option Details ...Convertible Indicator
233	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF exists	Values: ◊ Enter "true" if permitted by the Seller's negotiated term. ◊ Enter "true" if at the time of delivery, the <i>Note</i> is stored electronically rather than by traditional paper documentation.	Boolean	false true		Loan (Closing or Modification) ..Note Information ...Note Details ...eNoteIndicator
234	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	EscrowIndicator	Indicates whether or not escrows are associated with this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless there is an Escrow associated with the <i>Mortgage</i> .	Boolean	false true		Loan (Closing or Modification) ..Origination Information ...Origination Details ...Escrow Indicator
236	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is " <i>Initial Period</i> ."	Numeric 3			Loan (Closing or Modification) ..Note Information ...ARM Details ...Initial Fixed Period Effective Months Count
237	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has an interest only feature.	Boolean	false true		Loan (Closing or Modification) ..Note Information ...Interest Only Details ...Interest Only Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
238	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the Mortgage is a <i>Home Possible Mortgage</i> or identified as an affordable <i>Mortgage</i> in <i>Seller's</i> negotiated term.	Boolean	false true		Loan (Closing or Modification) .Product Information ...Loan Affordable Indicator
240	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	PrepaymentPenaltyIndicator	Indicates whether the loan includes a penalty charged to the borrower in the event of prepayment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has, or ever had, a prepayment penalty provision.	Boolean	false true		Loan (Closing or Modification) .Note Information ...Prepayment Penalty Details ...Prepayment Penalty Indicator
241	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	RelocationLoanIndicator	Indicates if the loan is part of a corporate relocation program.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the Mortgage is a fixed-rate Mortgage that complies with Guide Section 6202.3 relating to relocation Mortgages.	Boolean	false true		Loan (Closing or Modification) .Underwriting / Credit Information ...Loan Details ...Relocation Loan Indicator
243	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a shared equity <i>Mortgage</i> that meets the requirements of Guide Section 4204.5.	Boolean	false true		Loan (Closing or Modification) .Underwriting / Credit Information ...Loan Details ...Shared Equity Indicator
244	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◊ Enter the total number of financed 1-4 unit properties obligated on across all <i>Borrowers</i> on the loan. Do not include commercial properties or timeshares. ◊ The subject property is included in the property count.	Numeric 2			Loan (Closing or Modification) .Underwriting / Credit Information ...Additional Underwriting Details ...Total Mortgaged Properties Count

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247	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through <i>Cash-Released XChangeSM</i>]	Values: Enter if the <i>Indicator Score</i> does not exist or is not usable.	Enumerated	InsufficientCreditHistory SignificantErrorsScore		Loan (Closing or Modification) .Underwriting / Credit Information ...Loan Level Credit Details ...Credit Score Impairment Type
249	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue exists	Values: Enter if the <i>Indicator Score</i> exists.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other		Loan (Closing or Modification) .Underwriting / Credit Information ...Loan Level Credit Details ...Loan Level Credit Score Selection Method Type
250	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	SellerSpecific		Loan (Closing or Modification) .Underwriting / Credit Information ...Loan Level Credit Details ...Loan Level Credit Score Selection Method Type

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251	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 247-CreditScoreImpairmentType does not exist AND Sort ID 611-PartyRoleType = "Borrower" AND (Either Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND ((Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through <i>Cash-Released XChangeSM</i>]	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is "<i>Indicator Score</i>." • Values: Enter if the Indicator Score exists. 	Numeric 4			Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Level Credit Details ...Loan Level Credit Score Value
252	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◊ Enter value for NoteDate (Sort ID 320) for non-modified loan deliveries ◊ Enter value for LoanModificationEffectiveDate for modified loan deliveries 	YYYY-MM-DD			N/A
253	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◊ Enter "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false"). ◊ Enter "AtModification" if the loan is a modification (MortgageModificationIndicator = "true"). 	Enumerated	AtClosing AtModification	Required to save the file in the Loan Selling Advisor.	Loan (Closing or Modification)
254	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed mortgage insurance premium by the value of the subject property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: If there is no financed mortgage insurance, BaseLTVRatioPercent equals LTVRatioPercent. See Guide Section 4701.2(a).	Percent 3.4			Loan (Closing or Modification) ..Underwriting / Credit Information ...Delivered LTV Values ...Base LTV Ratio Percent
255	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: See Tab 12-Phase 3 Additional Implementation Notes	Percent 3.4			Loan (Closing or Modification) ..Underwriting / Credit Information ...Delivered LTV Values ...LTV Ratio Percent

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256	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◇ For <i>Mortgages</i> with capitalized balances, enter the actual recomputed maturity date based on the actual principal and interest payment currently applicable. ◇ For <i>Mortgages</i> with principal curtailments, enter the date of the final monthly P&I payment as indicated on the <i>Note</i> , disregarding the effect of any curtailment.	YYYY-MM-DD			Loan (Closing or Modification) .Note Information ...Note Details ...Loan Maturity Date
257	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Numeric 3			Loan (Closing or Modification) .Note Information ...Note Details ...Loan Maturity Period Count
258	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by <i>Seller's</i> negotiated term.	Enumerated	Biweekly Month		Loan (Closing or Modification) .Note Information ...Note Details ...Loan Maturity Period Type
258.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	BiweeklyComparableMonthlyMaturityDate	For a loan with scheduled biweekly payments this is the alternative maturity date if the loan had scheduled monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 270- PaymentFrequencyType = "Biweekly" AND Sort ID 232- ConvertibleIndicator = "true"	Value: Enter the maturity date based on a monthly repayment schedule as indicated on the <i>Note</i> .	YYYY-MM-DD			Loan (Closing or Modification) .Note Information ...Biweekly Comparable Monthly Maturity Date
259	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION	MODIFICATION	LoanModificationEffectiveDate	The date on which the change in the terms of the Note go into effect.	SubjectLoan	AtModification	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: ◇ Enter the effective date of the modification agreement for <i>Seller-Owned Modified Mortgages</i> . ◇ Enter the date on which the <i>Construction Conversion</i> or <i>Renovation Modification Agreement</i> was effective. (The related Guide Glossary term is " <i>Effective Date of Permanent Financing</i> .")	YYYY-MM-DD		IF the condition is met, required to save the file in the Loan Selling Advisor.	Loan (Modification) .Modification Information ...Modification Details ...Loan Modification Effective Date
268	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◇ For subsidy buydown <i>Mortgages</i> , enter the monthly payment shown on the <i>Note</i> (without reference to the temporary subsidy buydown). ◇ For financed permanent buydown <i>Mortgages</i> , enter the initial P&I amount at the permanently bought down <i>Note Rate</i> .	Amount 9.2			Loan (Closing or Modification) .Note Information ...Note Details ...Initial Principal and Interest Payment Amount
269	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentBillingStatementLeadDaysCount	The number of days between the billing statement date and the payment due date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335- InterestCalculationType = "Simple" AND Sort ID 214- InterestCalculationPeriodType = "Day"		Numeric 3			Loan (Closing or Modification) .Product Information ...Daily Simple Interest (If Applicable) ...Payment Billing Statement Lead Days Count

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270	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter "Monthly" unless otherwise permitted by <i>Seller's</i> negotiated term.	Enumerated	Biweekly Monthly		Loan (Closing or Modification) .Product Information ..Product Details ...Payment Frequency Type
272	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◊ For ARMS, must be the first day of the month. ◊ For Mortgages with capitalized balances, enter the value of LastPaidInstallmentDueDate.	YYYY-MM-DD			Loan (Closing or Modification) .Note Information ..Note Details ...Scheduled First Payment Date
287	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◊ Enter the total number of monthly payments available from all Borrowers' reserves, as described in Guide Section 5501.2. ◊ In cases where the value for BorrowerReservesMonthlyPaymentCount is not a whole number, e.g., "1.5 months", round down to next whole number. ◊ "0" (zero) is an acceptable value.	Numeric 3			Loan (Closing or Modification) .Underwriting / Credit Information ..Additional Underwriting Details ...Borrower Reserves Monthly Payment Count
290	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◊ Enter the monthly debt payment as defined in Guide Section 5401.2. Round to the nearest dollar. ◊ For subsidy buydown <i>Mortgages</i> , enter the monthly debt payment calculated using the monthly housing expense determined using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the <i>Seller</i> delivers the <i>Mortgage</i> . Round to the nearest dollar. ◊ For <i>Mortgages</i> for which the <i>Borrower</i> uses credit card, cash advance, or unsecured line of credit to pay fees, enter the monthly debt payment as defined in Guide Section 5401.2, including the amount charged or advanced when it is included in the <i>Borrower's</i> total outstanding debt. Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Liabilities Monthly Payment Amount
291	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter the aggregate of Sort ID 573-BorrowerQualifyingIncomeAmount for all <i>Borrowers</i> . Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Income Amount
292	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◊ Enter the sum of the monthly charges for all <i>Borrowers' Primary Residences</i> (regardless of property usage type) as described in Guide Section 5401.1. Round to the nearest dollar. ◊ For second home or Investment Property <i>Mortgages</i> , enter the housing expense for all <i>Borrowers' Primary Residences</i> , not the housing expense of the subject property. Round to the nearest dollar. ◊ For subsidy buydown <i>Mortgages</i> , enter the monthly housing expense calculated using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the <i>Seller</i> delivers the <i>Mortgage</i> . Round to the nearest dollar. ◊ For financed permanent buydown <i>Mortgages</i> , calculate using the initial P&I payment amount at the permanently bought down <i>Note Rate</i> . Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Proposed Housing Expense Amount

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293	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 294-RefinanceCashOutDeterminationType = "CashOut"	<ul style="list-style-type: none"> Format: Enter as a positive number. Values: Enter the calculated value: new loan amount minus paid off first mortgage loan amount minus paid off second mortgage loan amount (only if the second was used in its entirety to purchase the subject property) minus <i>Closing Costs, Financing Costs and Prepays/Escrows.</i> 	Amount 9.2			<ul style="list-style-type: none"> Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Amount
294	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutDeterminationType	Specifies how the lender has classified a refinanced loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter "CashOut" for special purpose cash-out refinance <i>Mortgages</i> when cash was used to buy out the equity of a co-owner. Enter "NoCashOut" for FRE-Owned "no cash-out" refinance <i>Mortgages</i> with expanded LTV/TLTV/HTLTV ratios. 	Enumerated	CashOut NoCashOut		<ul style="list-style-type: none"> Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Determination Type
311	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter the date on which the interest rate reflected on the note was locked with the <i>Borrower</i> (not the correspondent bank). If the lock date is extended, and the extension results in a change to the interest rate that was originally locked in, enter the date the price lock was extended. Do not enter the date that the aggregator locked in the rate with the correspondent. Enter only the date; the time will be ignored. 	YYYY-MM-DD			<ul style="list-style-type: none"> Loan (Closing or Modification) .Origination Information ..Origination Details ...Borrower Price Lock Date
312	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter the value of the index (Sort ID 110-IndexSourceType) used to generate the Settlement/Closing Disclosure Statement. Enter the value of the index used to calculate the initial <i>Note Rate</i> for an ARM (not taking into account any discounts or premiums). This is the value of the index in effect the day the Settlement/Closing Disclosure Statement provided to the <i>Borrower</i> was prepared. 	Percent 3.4			<ul style="list-style-type: none"> Loan (Closing or Modification) .Note Information ..ARM Details ...Disclosed Index Rate Percent
313	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	<ul style="list-style-type: none"> Values: Data point not required in "AtModification" container. 	Enumerated	FirstLien		<ul style="list-style-type: none"> Loan (Closing) .Product Information ..Product Details ...Lien Priority Type
315	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter "Purchase" for purchase transaction <i>Mortgages</i>. 	Enumerated	Purchase Refinance		<ul style="list-style-type: none"> Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Details ...Loan Purpose Type
317	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter "Conventional" unless the <i>Mortgage</i> is a government loan. The related Guide Glossary term for "Conventional" is "<i>Home Mortgage</i>." The related Guide Glossary term for "USDA Rural Housing" is "<i>Section 502 GRH Mortgage</i>." 	Enumerated	Conventional FHA Other USDARuralHousing VA		<ul style="list-style-type: none"> Loan (Closing or Modification) .Product Information ..Product Details ...Mortgage Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
318	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 317-MortgageType = "Other"		Enumerated	PublicAndIndianHousing		Loan (Closing or Modification) ..Product Information ..Product Details ...Mortgage Type
319	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Amount 9.2		IF the delivered Mortgage is not converted, required to save the file in the Loan Selling Advisor.	Loan (Closing or Modification) ..Note Information ..Note Details ...Note Amount*
320	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	Values: Enter values as specified on <i>Tab 12-Phase 3 Additional Implementation Notes</i> . ◊ Enter the date of <i>GreenCHOICE MortgageSM</i> funding and not the anticipated date of final disbursement of the <i>Escrow Funds</i> .	YYYY-MM-DD			Loan (Closing or Modification) ..Note Information ..Note Details ...Note Date
321	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter the original interest rate as indicated on the <i>Note</i> unless the <i>Mortgage</i> is one of the of the following: ◊ For subsidy buydown <i>Mortgages</i> , enter the rate shown on the <i>Note</i> (without reference to the temporary buydown subsidy). ◊ For financed permanent buydown <i>Mortgages</i> , enter the permanently bought down initial <i>Note Rate</i> . ◊ For <i>Construction Conversion</i> and <i>Renovation Mortgages</i> , enter the rate in effect for the <i>Permanent Financing</i> . ◊ For <i>Seller-Owned Modified Mortgages</i> , enter the rate in effect after modification. Format: The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4			Loan (Closing or Modification) ..Note Information ..Note Details ...Note Rate Percent
322	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "LoanProspector" OR Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor"	Values: ◊ Enter the <i>LP AUS Key Number</i> . ◊ For all Home Possible Mortgages, enter the <i>LP AUS Key Number</i> even if a Non-LP or Non-LPA Mortgage. ◊ For all Manufactured Homes, enter the <i>LP AUS Key Number</i> even if a Non-LP or Non-LPA Mortgage.	String 20			Loan (Closing or Modification) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Case Identifier
325	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType exists OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor") AND the loan received a risk classification	Values: ◊ Enter the applicable <i>Risk Class/Classification</i> for Loan Prospector® or <i>Loan Product Advisor® Mortgages</i> . ◊ For other AUS <i>Mortgages</i> , if permitted by <i>Seller's</i> negotiated terms, enter the recommendation provided by the AUS.	Enumerated	A1Accept A2Accept Accept Approve ApproveEligible C1Caution C2Caution Caution CautionEligibleForAMinus		Loan (Closing or Modification) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Recommendation Description

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
326	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 328-LoanManualUnderwritingIndicator = "false"	Values: <ul style="list-style-type: none"> ◊ For <i>Loan Prospector Mortgages</i>, enter "LoanProspector." ◊ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◊ Enter "Other" if "LoanProductAdvisor" was used to assess the loan. ◊ For all other automated underwriting system <i>Mortgages</i>, if permitted by <i>Seller's</i> negotiated terms, enter the applicable automated underwriting system. 	Enumerated	Assetwise Capstone Clues DesktopUnderwriter ECS LoanProspector Other Strategyware Zippy		Loan (Closing or Modification) ..Underwriting / Credit Information ...Automated Underwriting System Type
327	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "Other"	Values: <ul style="list-style-type: none"> ◊ Enter "FirstMortgageCreditScore" if permitted by <i>Seller's</i> negotiated term. ◊ Enter "LoanProductAdvisor" if used to assess the loan. 	Enumerated	FirstMortgageCreditScore LoanProductAdvisor		Loan (Closing or Modification) ..Underwriting / Credit Information ...Automated Underwriting System Type
328	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	• Definition: The related Guide Glossary term is " <i>Manually Underwritten Mortgage</i> ." • Values: <ul style="list-style-type: none"> ◊ Enter "false" if the loan underwriting decision is not based on manual underwriting and is based on the recommendation from an automated underwriting system. ◊ Enter "true" if the <i>LP or LPA Risk Class/Classification</i> is "Caution" and the loan was manually underwritten prior to delivery. 	Boolean	false true		Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Manual Underwriting Indicator
332	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Parent Container: <ul style="list-style-type: none"> ◊ Submit this LOAN container (Sort IDs 332-351) with origination data for modified loans being delivered to FRE ◊ Also submit a LOAN container with LoanStateType = "AtModification" (Sort IDs 93-331) with all data points updated to reflect the modified loan. Some values may not have changed. 	Enumerated	SubjectLoan		N/A
332.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	Parent Container: Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers: <ul style="list-style-type: none"> ◊ One with AdjustmentRuleType = "First" to describe the <i>Initial Period</i> and <i>Initial Caps</i> of the original <i>Mortgage</i> prior to modification; and ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and <i>Periodic Caps</i> of the original <i>Mortgage</i> prior to modification. 	Enumerated	First Subsequent		Loan (Closing) ..Note Information ...ARM Details ...First and Subsequent Adjustment
332.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	Values: <ul style="list-style-type: none"> ◊ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◊ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment. 	Numeric 3			Loan (Closing) ..Note Information ...ARM Details ...First and Subsequent AdjustmentPer Change Rate Adjustment Frequency Months Count

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333	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the amortization type of the original <i>Mortgage</i> prior to modification.	Enumerated	AdjustableRate Fixed		Loan (Closing) .Product Information ...Loan Amortization Type
335	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"		Enumerated	Simple		Loan (Closing) .Product Information ...Loan Amortization Type
337	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Definition: The related Guide Glossary term is " <i>Balloon / Reset Mortgage.</i> " Values: Enter "false" unless the original <i>Mortgage</i> had a balloon feature prior to modification.	Boolean	false true		Loan (Closing) .Product Information ...Balloon Indicator
337.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is " <i>Initial Period.</i> " Values: Enter the <i>Initial Period</i> of the original <i>Mortgage</i> prior to modification.	Numeric 3			Loan (Closing) .Note Information ...ARM Details ...Initial Fixed Period Effective Months Count
337.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter "true" if the original <i>Mortgage</i> had an <i>Initial Interest</i> sm feature prior to modification.	Boolean	false true		Loan (Closing) .Note Information ...Interest Only Details ...Interest Only Indicator
338	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Values: ◊ Enter the original Note Date of the modified <i>Mortgage</i> . ◊ For <i>Construction Conversion</i> or <i>Renovation Mortgages</i> with Modification Documentation, enter the original Note Date of the <i>Interim Construction Financing</i> documentation.	YYYY-MM-DD			N/A
339	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Values: Enter "AtClosing" to indicate that the associated loan data in this LOAN container is accurate as of the <i>Note Date</i> .	Enumerated	AtClosing		Loan (Closing)
340	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the maturity date on the original <i>Note</i> prior to modification.	YYYY-MM-DD			Loan (Closing) .Note Information ...Note Details ...Loan Maturity Date
342	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the payment frequency on the original <i>Note</i> prior to the modification.	Enumerated	Biweekly Monthly		Loan (Closing) .Product Information ...Payment Frequency Type
344	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the first payment date as stated on the <i>Note</i> prior to the modification.	YYYY-MM-DD			Loan (Closing) .Note Information ...Note Details ...Scheduled First Payment Date
345	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Values: ◊ Enter the original lien priority of the <i>Mortgage</i> prior to modification. ◊ For <i>Construction Conversion</i> or <i>Renovation Mortgages</i> with Modification Documentation, enter the lien priority of the <i>Interim Construction Financing</i> documentation.	Enumerated	FirstLien		Loan (Closing) .Product Information ...Lien Priority Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
347	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Definition: The related Guide Glossary term for "Conventional" is " <i>Home Mortgage</i> ."	Enumerated	Conventional		Loan (Closing) .Product Information ...Mortgage Type
349	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Values: ◊ Enter the original <i>Note</i> amount of the <i>Mortgage</i> prior to modification. ◊ For <i>Construction Conversion</i> or <i>Renovation Mortgages</i> with Modification Documentation, enter the Note amount of the <i>Interim Construction Financing</i> documentation.	Amount 9.2		This data point NOT required to save file in the Loan Selling Advisor.	Loan (Closing) .Note Information ...Note Amount
350	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Values: ◊ Enter the original <i>Note Date</i> . ◊ For <i>Construction Conversion</i> or <i>Renovation Mortgages</i> with Modification Documentation, enter the original Note Date of the <i>Interim Construction Financing</i> documentation.	YYYY-MM-DD			Loan (Closing) .Note Information ...Note Date
351	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the <i>Interest Rate</i> as indicated on the original <i>Note</i> . Format: The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4			Loan (Closing) .Note Information ...Note Rate Percent
352	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	Current	N/A	R	R	Required for all loans	<i>Note moved to "Saving Files In Loan Selling Advisor Column"</i>	Enumerated	SubjectLoan	Required to save the file in the Loan Selling Advisor.	N/A
354	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 232-ConvertibleIndicator = "true"	Definition: Use for all convertible loans, not just ARM to Fixed. Values: Enter "Exercised" when the conversion option has been exercised prior to delivery.	Enumerated	Active Exercised Expired		Loan (Current) .Product Information .Conversion Details ...Convertible Status Type
355	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	NextRateAdjustmentEffectiveDate	The date on which the next interest rate adjustment goes into effect.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is " <i>Interest Change Date</i> ." Values: Enter the next <i>Interest Change Date</i> occurring after the <i>Mortgage</i> is delivered to FRE.	YYYY-MM-DD			Loan (Current) .Payment Information .ARM Details ...Next Rate Adjustment Effective Date
363	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND delivered through <i>Cash-Released XChange</i> SM OR IF applies	Values: ◊ For <i>Mortgages</i> with <i>Escrow</i> accounts sold through <i>Cash-Released XChange</i> SM , enter the <i>Escrow</i> balance amount. ◊ For <i>Concurrent Transfer of Servicing (CTOS) Mortgages</i> with <i>Escrow</i> accounts, enter the <i>Escrow</i> balance amount. ◊ For <i>GreenCHOICE Mortgages</i> SM , enter the <i>Escrow</i> balance amount sufficient to cover the cost of the energy and/or water efficiency improvements.	Amount 9.2			Loan (Current) .Origination Information .Escrow Details ...Escrow Balance Amount

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364	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 366- EscrowMonthlyPaymentAmount ≥ "1"	Values: ◊ Enter the applicable value for each insurance or tax to be paid from Escrow. ◊ Enter "Other" if "Leasehold" is permitted by Seller's negotiated term.	Enumerated	See Tab 8-Enumerations		Loan (Current) ..Origination Information ...Escrow Details ...Escrow Item Type
365	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 364- EscrowItemType = "Other"	Values: Enter "Leasehold" if permitted by Seller's negotiated term.	Enumerated	See Tab 8-Enumerations		Loan (Current) ..Origination Information ...Escrow Details ...Escrow Item Type
366	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234- EscrowIndicator = "true" AND loan delivered through Cash-Released XChange SM	Values: Enter the amount for the associated EscrowItemType. Format: If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00."	Amount 9.2			Loan (Current) ..Origination Information ...Escrow Details ...Escrow Monthly Payment Amount
367	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE	INTEREST_CALCULATION_OCCURRENCE	CurrentAccruedInterestAmount	The dollar amount of interest accrued on the loan between the last paid installment date and the date reported.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 215- InterestCalculationType = "Simple" AND Sort ID 214- InterestCalculationPeriodType = "Day"		Amount 9.2			Loan (Current) ..Payment Information ..Other Payment Details (If Applicable) ...Daily Simple Interest ...Current Accrued Interest Amount
368	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	SubjectLoan	Current	N/A	CR	CR	IF applies		String 3			Loan (Current) ..Product Information ...Product Details ...Investor Feature Identifier
369	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	BaseGuarantyFeePercent	The guaranty fee rate prior to applying any adjustments, such as buyup/buydown. This can be specified in a price sheet, commitment, or other agreement. The guaranty fee is a portion of the interest on the loan that is paid to a party to ensure the timely payment of principal and interest to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
373	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuaranteeFeeAddOnIndicator	Indicates whether an eligible seller has elected the Add On or Post-Settlement delivery fees for a specific mortgage.	SubjectLoan	Current	N/A	CI	CR	IF applies		Boolean	false true		Loan (Current) ..Execution Information ...Loan Level G-Fee Details ...Guarantee Fee Add On Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
374	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeeAfterAlternatePaymentMethodPercent	Contractual guaranty fee (after adjusting for the alternate payment method (APM) remittance cycle, if applicable) for an Mortgage Backed Security (MBS) pool mortgage.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
375	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeePercent	The guaranty fee rate after applying all adjustments to the guaranty fee, such as buyup/buydown. The guaranty fee is a portion of the interest on the loan that is paid to a party to guarantee the timely payment of interest and principal to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
376	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	Values: <ul style="list-style-type: none"> ◇ Enter "PropertyInspectionAlternative" if assessed through <i>Loan Product Advisor</i>® (LPA) and permitted by LPA. ◇ Enter "Form 2070" if assessed through LP and permitted by LP. ◇ Enter "Form 2075" OR "PropertyInspectionWaiver" if permitted by Seller's negotiated term. 	Enumerated	Form2070 Form2075 PropertyInspectionAlternative PropertyInspectionWaiver		Loan (Current) .Product Information ...Investor Collateral Program Identifier
378	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	R	R	Required for all loans	Values: The value must always be "100".	Percent 3.4			Loan (Current) .Product Information ...Investor Ownership Percent
379	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorProductPlanIdentifier	Specifies the investor identifier associated with the loan product being financed.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 10			N/A
380	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceDay	The day of the month on which principal and interest for the loan are remitted by the servicer to the investor.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	---DD			N/A
381	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceType	This describes the contractual accounting method used to calculate the funds received by the servicer from the borrower that are due to the investor.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A
385	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the associated security.	SubjectLoan	Current	N/A	CI	R	Required for all loans	Values: See <i>Tab 12-Phase 3 Additional Implementation Notes</i>	Amount 9.2			Loan (Current) .Payment Information ...Loan Acquisition Scheduled UPB Amount

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386	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	SubjectLoan	Current	N/A	CI	CR	IF applies	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter the value as permitted by <i>Seller's</i> negotiated term. Enter in basis points, the increase or decrease amount of the Required Spread for each individual Mortgage allocated to a specific Guarantor or MultiLender Swap contract. Leave blank if not elected. Format: Ignore the ULDDS format for this field. Enter the value as an integer. The system will divide the value by 10, which will insert a decimal point one place from the right of the number. So for a value of 4.5 basis points, enter "45" and the Loan Selling Advisor will insert a decimal between the "4" and the "5". 	Percent 3.4			Loan (Current) .Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Basis Point Number
387	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownType	Specifies the type of buyup or buydown an eligible seller has elected to exercise for a specific mortgage.	SubjectLoan	Current	N/A	CI	CR	IF applies		Enumerated	Buydown Buyup BuyupBuydownDoesNotApply		Loan (Current) .Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Type
389	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanDefaultLossPartyType	Indicates the party that bears the default loss for the loan.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A
391	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyType	Identifies the party responsible for marketing the property in case of default.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A
393	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT	LOAN_COMMENT	LoanCommentText	The text of the loan comment.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 100			N/A
394	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonResetIndicator	When true, indicates that the balloon loan has been reset.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 226-BalloonIndicator = "true"	Values: Enter "true" if the reset option has been exercised.	Boolean	false true		Loan (Current) .Product Information ..Reset Details ...Balloon Reset Indicator
395	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	The current interest rate, expressed as a percent, for this loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Percent 3.4			Loan (Current) .Payment Information ..ARM Details ...Current Interest Rate Percent
397	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	Indicates that a loan modification exists.	SubjectLoan	Current	N/A	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a: <ul style="list-style-type: none"> <i>Seller-Owned Modified Mortgage</i>, <i>Construction Conversion with Modification Documentation</i>, or <i>Renovation Mortgage with Modification Documentation</i>. 	Boolean	false true		Loan (Current) .Product Information ..Modification Details ...Mortgage Modification Indicator
398.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	WarehouseLenderIndicator	An indicator denoting whether a Warehouse Bank is involved in the mortgage loan transaction through a relationship with the lender.	SubjectLoan	Current	N/A	CI	R	* Required for all loans on and after the ULDD Phase 3 mandate	<ul style="list-style-type: none"> Values: Enter "true" if the Mortgage was subject to a warehouse financing arrangement at delivery. Definition: The related Guide Glossary term is "Pledged Mortgages." 	Boolean	false true		Party .Party Information ..Warehouse Lender Details ...Warehouse Lender Indicator
399	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorCommitmentIdentifier	The unique identifier of the commitment that states the terms under which a loan seller and an investor agree to exchange loans for funds, securities, or other assets.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A

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400	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorContractIdentifier	A unique identifier for a group of loans identified as part of a cash pool or a security pool.	SubjectLoan	Current	N/A	CR	CR	IF applies	<ul style="list-style-type: none"> Parent Container: The MISMO v3.0 schema allows only one data point per LOAN_IDENTIFIER container. For FRE, any or all of Sort IDs 400-403 may be required. If more than one of these data points is required for the delivered <i>Mortgage</i>, the LOAN_IDENTIFIER container must be repeated for each one. See XML samples provided in Appendix C. Values: Enter the applicable contract number assigned by the Loan Selling Advisor. 	String 30			N/A
400.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorLoanIdentifier	Account number assigned by the investor used for tracking on the investors systems.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A
401	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	CR	IF loan is registered with MERS	<ul style="list-style-type: none"> Parent Container: See note for Sort ID 400. Format: Valid values may not exceed 18 characters. Values: If Sort ID 233-ENoteIndicator = "True", a MERS MIN will be required. 	String 30			Top of Screen .MERS MIN Identifier AND Loan (Current) .Product Information ..Product Details ...MERS MIN Identifier
402	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters. Values: Enter the Seller Loan Identifier, and not the Freddie Mac loan number. 	String 30		Required to save the file in the Loan Selling Advisor.	Top of Screen .Seller Loan Identifier* AND Loan (Current) .Product Information ..Product Details ...Seller Loan Identifier
403	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	CR	CR	IF applies	<ul style="list-style-type: none"> Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters. 	String 45			Loan (Current) .Product Information ..Product Details ...Servicer Loan Identifier
403.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifier	The value of the identifier for the specified type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 403.2-LoanIdentifierType = "UniversalLoan"		String 45			N/A
403.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	UniversalLoan		Top of Screen .Universal Loan Identifier AND Loan (Current) .Product Information ..Product Details ...Universal Loan Identifier

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404	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◊ Enter "EnergyConservation" for <i>Mortgages</i> that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for <i>Construction Conversion Mortgages</i> meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for <i>Renovation Mortgages</i> meeting the requirements of Guide Section 4602.3.	Enumerated	See Tab 8-Enumerations		Loan (Current) ..Product Information ...Loan Program Identifier
405	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	Current	N/A	R	R	Required for all loans	Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A
406	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	Current	N/A	R	R	Required for all loans	<i>Note moved to "Saving Files In Loan Selling Advisor Column"</i>	Enumerated	Current	Required to save the file in the Loan Selling Advisor.	Loan (Current)
411	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	LenderPaidMIInterestRateAdjustmentPercent	The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Lender"		Percent 3.4			Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...Lender Paid MI Interest Rate Adjustment Percent
412	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 429-PrimaryMIAbsenceReasonType does not exist	Values: Enter a value between 5 and 10 characters as defined in Guide Exhibit 10.	String 50			Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Certificate Identifier
413	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter a valid insurer from Guide Exhibit 10.	Enumerated	Essent Genworth MGIC Other PMI Radian RMIC Triad UGI		Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Company Name Type
414	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"		Enumerated	ArchMI CAHLIF MIF NMI RMIC-NC		Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Company Name Type
416	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter the percent of the <i>Note</i> amount covered by the <i>Mortgage</i> insurance for conventional (non-governmental) loans. See Guide Section 4701.1 for required coverage levels.	Percent 3.4			Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Coverage Percent
422	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedAmount	The amount of the up-front premium that is financed.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 423-MIPremiumFinancedIndicator = "true"	Values: For <i>Mortgages</i> with financed mortgage insurance premiums, enter the dollar amount of the single payment premium.	Amount 9.2			Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Financed Amount

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423	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinanceIndicator	Indicates whether mortgage insurance premium has been added to loan amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter "false" unless the mortgage insurance premium is included as part of the principal amount of the <i>Mortgage</i> .	Boolean	false true		Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Financed Indicator
426	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: ◊ Enter the source ("Borrower" or "Lender") of the payment of the premium(s). ◊ If the premiums are paid both monthly and upfront, enter the source of the monthly premium payment only.	Enumerated	Borrower Lender		Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Source Type
429	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not exist	Values: ◊ Enter "NoMIBasedOnOriginalLTV" if: the LTV is less than or equal to 80% and the subject loan is not required to have mortgage insurance. ◊ Enter "Other" for <i>Relief Refinance-Open Access, Relief Refinance-Same Servicer, OR Enhanced Relief Refinance Mortgages</i> , if applicable. ◊ Enter "Other" as directed by <i>Seller's</i> negotiated term.	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...Primary MI Absence Reason Type
430	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 429-PrimaryMIAbsenceReasonType = "Other"	Values: ◊ Enter "NoMIBasedOnMortgageBeingRefinanced" for <i>Relief Refinance-Open Access, Relief Refinance-Same Servicer, OR Enhanced Relief Refinance Mortgages</i> . ◊ Enter "NoMIBasedOnInvestorRequirements" as directed by <i>Seller's</i> negotiated term.	Enumerated	IndemnificationInLieuOfMI NoMIBasedOnInvestorRequirements NoMIBasedOnMortgageBeingRefinanced RecourseInLieuOfMI		Loan (Current) ..Mortgage Insurance Information ...Mortgage Insurance Details ...Primary MI Absence Reason Type
436	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PrincipalAndInterestPaymentAmount	The principal and interest amount that is part of the total payment being reported.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Amount 9.2			Loan (Current) ..Payment Information ...ARM Details ...Principal and Interest Payment Amount
438	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	AggregateLoanCurtailedAmount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	SubjectLoan	Current	N/A	CR	CR	IF curtailments on the loan exist	Values: Enter the total of all curtailments received as of the <i>Funding Date</i> .	Amount 9.2			Loan (Current) ..Payment Information ...Payment Details ...Aggregate Loan Curtailment Amount
440	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	R	R	Required for all loans	• Definition: The related Guide Glossary term is "DDLPI (<i>Due Date of Last Paid Installment</i>)." • Values: See <i>Tab 12-Phase 3 Additional Implementation Notes</i> .	YYYY-MM-DD			Loan (Current) ..Payment Information ...Payment Details ...Last Paid Installment Due Date
441	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaymentReceivedDate	The actual date the last payment by the borrower was received by the lender.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			Loan (Current) ..Payment Information ...Other Payment Details (If Applicable) ...Daily Simple Interest ...Last Payment Received Date
442	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans		Amount 9.2			Loan (Current) ..Payment Information ...Payment Details ...Current UPB Amount

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
450	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	FNMHomeImprovementProductType	Denotes the Fannie Mae-specific home improvement product.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A
451	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: <ul style="list-style-type: none"> ◊ Enter "TexasEquity" for <i>Texas Equity Section 50(a)(6) Mortgages</i>. ◊ Enter "EnhancedReliefRefinance" for <i>Enhanced Relief Refinance Mortgages</i> with Note Dates on or after 10/1/2017. ◊ Lenders may continue to originate "ReliefRefinanceOpenAccess" or "ReliefRefinanceSameServicer", for loans with Application Received Dates on or before December 31, 2018 and Settlement Dates on or before September 30, 2019. 	Enumerated	EnhancedReliefRefinance RefiPlus ReliefRefinanceOpenAccess ReliefRefinanceSameServicer StreamlinedReliefRefinance TexasEquity		Loan (Current) ..Product Information ..Product Details ...Refinance Program Identifier
452	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	DelinquentPaymentsOverPastTwelveMonthsCount	The number of times during the past twelve months that the payment on the subject loan was delinquent.	SubjectLoan	Current	N/A	R	R	Required for all loans	Definition: See <i>Tab 12-Phase 3 Additional Implementation Notes</i> Values: For a loan with no delinquencies, enter "0".	Numeric 2			Loan (Current) ..Payment Information ..Payment Details ...Delinquent Payments Over Past Twelve Months Count
459	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Parent Container: <ul style="list-style-type: none"> ◊ Provide this LOAN Container with LoanStateType = "AtConversion" (Sort IDs 459 - 509) with data about the <i>Converted Mortgage</i>. ◊ Also provide a LOAN container with LoanStateType = "AtClosing" (Sort IDs 93-331) with data about the original loan prior to conversion. 	Enumerated	SubjectLoan	IF the condition is met, required to save the file in the Loan Selling Advisor.	N/A
460	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	LatestConversionEffectiveDate	The most recent date on which a change in the terms of the loan, as described in the Note, became effective.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the <i>Conversion Date</i> .	YYYY-MM-DD		IF the condition is met, required to save the file in the Loan Selling Advisor.	Loan (Conversion) ..Conversion Information ...Latest Conversion Effective Date
461	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the loan amortization type of the <i>Converted Mortgage</i> .	Enumerated	Fixed	IF the condition is met, required to save the file in the Loan Selling Advisor.	Loan (Conversion) ..Product Information ..Product Details ...Loan Amortization Type
463	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"		Enumerated	Simple		Loan (Conversion) ..Product Information ..Product Details ...Interest Calculation Type
464.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter "false" unless otherwise permitted by <i>Seller's</i> negotiated term.	Boolean	false true		Loan (Conversion) ..Product Information ..Product Details ...Balloon Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
465	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the value of LatestConversionEffectiveDate	YYYY-MM-DD			N/A
466	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter "AtConversion" to indicate that this LOAN Container provides data about the <i>Converted Mortgage</i> .	Enumerated	AtConversion	IF the condition is met, required to save the file in the Loan Selling Advisor.	Loan (Conversion)
467	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the maturity date of the resulting <i>Converted Mortgage</i> .	YYYY-MM-DD			Loan (Conversion) ..Conversion Information ..Loan Maturity Date
468	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the P&I payment as stated on the <i>Note</i> after the conversion.	Amount 9.2			Loan (Conversion) ..Conversion Information ..Initial Principal and Interest Payment Amount
469	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the payment frequency of the <i>Converted Mortgage</i> .	Enumerated	Monthly		Loan (Conversion) ..Product Information ..Product Details ...Payment Frequency Type
471	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the date of the first scheduled <i>Mortgage</i> payment after conversion.	YYYY-MM-DD			Loan (Conversion) ..Conversion Information ..Scheduled First Payment Date
472	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Definition: The related Guide Glossary term for "Conventional" is " <i>Home Mortgage</i> ."	Enumerated	Conventional		Loan (Conversion) ..Product Information ..Product Details ...Mortgage Type
474	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the loan amount of the resulting <i>Converted Mortgage</i> .	Amount 9.2		IF the condition is met, required to save the file in the Loan Selling Advisor.	Loan (Conversion) ..Conversion Information ..Note Amount
476	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	<ul style="list-style-type: none"> Values: Enter the interest rate of the resulting converted <i>Note</i> in effect as of the <i>Conversion Date</i>. Format: The only reasonable values supported at this time are restricted to a format of Percent 3.3. 	Percent 3.4			Loan (Conversion) ..Conversion Information ..Note Rate Percent
496	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	RelatedLoan		N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
497	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AdjustableRate FixedRateImprovementMortgage		N/A
499	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Boolean	false true		N/A
501	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A
502	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AtClosing		N/A
503	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Numeric 3			N/A
504	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	Month		N/A
506	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A
507	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	FirstLien		N/A
509	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Amount 9.2			N/A
510	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	Current	N/A	CR	CR	IF subject loan has secondary financing	FRE Conditionality: ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◊ Note this data point also may be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	RelatedLoan	IF the condition is met, required to save the file in the Loan Selling Advisor.	Loan (Current) .Secondary Financing / Related Loan Information ..Related Loan

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
511	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: <ul style="list-style-type: none"> ◊ Enter the HELOC maximum credit line as of the <i>Note Date</i> of the <i>First Lien Mortgage</i>. If the maximum credit line has been modified, deliver the modified maximum amount. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". 	Amount 9.2			Loan (Current) .Secondary Financing / Related Loan Information ...Related Loan ...HELOC Details ....Current HELOC Maximum Balance Amount
512	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: <ul style="list-style-type: none"> ◊ Enter the disbursed amount (used portion) as of the <i>Note Date</i> of the <i>First Lien Mortgage</i>, not the maximum credit line amount. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". ◊ Enter "0" if no disbursements have occurred as of the <i>Note Date</i>. 	Amount 9.2			Loan (Current) .Secondary Financing / Related Loan Information ...Related Loan ...HELOC Details ....HELOC Balance Amount
513	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: <ul style="list-style-type: none"> ◊ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd" ◊ Enter "true" IF Sort IDs 153 or 176 = "SecondaryFinancingHELOC" ◊ Note the value could be either "true" or "false" if Sort IDs 153 and 176 do not exist 	Boolean	false true		Loan (Current) .Secondary Financing / Related Loan Information ...Related Loan ...HELOC Details ....HELOC Indicator
513.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 517-LienPriorityType exists	Values: Enter "false" unless secondary financing is an <i>Affordable Second</i> .	Boolean	false true		Property .Property Information .Secondary Financing/Related Loan Information ....Loan Affordable Indicator (Related Loan)
514	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 515-LoanStateType exists	Conditionality: <ul style="list-style-type: none"> ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then at least one instance of this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A
515	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	Current	N/A	CR	CR	IF subject loan has secondary financing	Conditionality: <ul style="list-style-type: none"> ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then at least one instance of this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. 	Enumerated	Current		Loan (Current)
516	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "false"	Values: <ul style="list-style-type: none"> ◊ Enter the balance of the closed-end subordinate <i>Mortgage</i>. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd". 	Amount 9.2			Loan (Current) .Secondary Financing / Related Loan Information ...Related Loan ...Closed-end Second ....Current UPB Amount
517	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current", but each valid value for LienPriorityType may be used only once.	Enumerated	SecondLien ThirdLien FourthLien		Loan (Current) .Secondary Financing / Related Loan Information ...Related Loan ...Lien Priority Type

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519	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated	Conventional USDARuralHousing		Loan (Current) ..Secondary Financing / Related ..Related Loan ...Mortgage Type
525	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser"	Values: <ul style="list-style-type: none"> ◊ Enter the state license number of the appraiser who completed the final estimate of value. ◊ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. ◊ When the appraiser is a trainee and: <ul style="list-style-type: none"> ▪ Has a license identifier, deliver the trainee's license identifier ▪ Does not have a license identifier, deliver the word "trainee" (lower case) ◊ When the appraiser is not a trainee and there is no supervisory appraiser, deliver the Appraiser License Identifier. 	String 50			Party ..Party Information ...Appraiser Details ...Appraiser License Identifier
528	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodType OtherDescription = "FieldReview"]		Enumerated	Appraiser		N/A
534	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser_SUPERVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	Values: <ul style="list-style-type: none"> ◊ Enter the state license number of the appraiser who completed the final estimate of value. ◊ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. ◊ When Sort ID 528-PartyRoleType "Appraiser" is a trainee: <ul style="list-style-type: none"> ▪ Always deliver the Appraiser Supervisor Identifier, whether or not the appraiser supervisor signed the appraisal AND whether or not the appraiser trainee has a license identifier. ◊ When the appraiser is not a trainee and there is no supervisory appraiser, leave the field blank (do not make any entry such as N/A or none). 	String 50			Party ..Party Information ...Appraiser Details ...Appraiser Supervisor Identifier
537	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodType OtherDescription = "FieldReview"] AND supervisor signed appraisal		Enumerated	AppraiserSupervisor		N/A

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540	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist		String 30		IF the condition is met for the primary <i>Borrower</i> , required to save the file in the Loan Selling Advisor.	Borrower ..Borrower Information ...Borrower DetailsFirst Name*
541	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist		String 35		IF the condition is met for the primary <i>Borrower</i> , required to save the file in the Loan Selling Advisor.	Borrower ..Borrower Information ...Borrower Details....Last Name*
542	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist AND middle name exists		String 30			Borrower ..Borrower Information ...Borrower Details....Middle Name
543	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist AND suffix name exists		String 4			Borrower ..Borrower Information ...Borrower Details....Suffix Name
544	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType exists	Values: ◇ Enter the complete, unparsed name of the non-individual title holder of the <i>Mortgaged Premises</i> unless the <i>Borrower</i> is a <i>Living Trust</i> . ◇ If the <i>Borrower</i> is a <i>Living Trust</i> , indicate the complete unparsed name of the <i>Underwritten Settlor</i> . For example, "John W. Johnson"	String 100		Yes IF the primary borrower is a legal entity.	Borrower ..Borrower Information ...Borrower Details....Non-Individual Borrower Name*
545	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter "Other" if the non-individual title holder of the <i>Mortgaged Premises</i> is a living trust or Native American Tribe or Tribal Organization.	Enumerated	Estate GovernmentEntity LimitedLiabilityCompany LimitedPartnership JointVenture NonProfitCorporation Other		Borrower ..Borrower Information ...Borrower Details....Non-Individual Borrower Type
546	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	CR	CR	IF Sort ID 545-LegalEntityType = "Other"	Values: Enter the applicable value for the non-individual title holder of the <i>Mortgaged Premises</i> .	Enumerated	LivingTrust NativeAmericanTribeOrTribalOrganization		Borrower ..Borrower Information ...Borrower DetailsNon-Individual Borrower Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
548	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: ◊ Enter the complete mailing street address for the property (excluding City, State, and ZIP). ◊ If the <i>Borrower's</i> mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			Borrower ..Borrower Information ...Borrower Mailing Address....Street Address
549	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressType	Specifies the type of address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		Enumerated	Mailing		Borrower ..Borrower Information ...Borrower Mailing Address....Address Type
554	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		String 50			Borrower ..Borrower Information ...Borrower Mailing Address....City Name
555	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	Enumerated			Borrower ..Borrower Information ...Borrower Mailing Address....Country Code
557	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	Format: Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).	String 9			Borrower ..Borrower Information ...Borrower Mailing Address....Postal Code
560	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	Values: ◊ If the <i>Borrower's</i> mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort ID 548. ◊ Enter state abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28-Postal Addressing Standards) for guidance about state codes.	Enumerated			Borrower ..Borrower Information ...Borrower Mailing Address....State Code
567	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")		Numeric 3			Borrower ..Borrower Information ...Borrower DetailsBorrower Age at Application Years Count

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
568	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")		YYYY-MM-DD			Borrower ..Borrower Information ...Borrower Details....Borrower Birth Date
571	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◊ Enter "Primary" if there is one <i>Borrower</i> . ◊ If there is more than one <i>Borrower</i> , enter "Primary" for one <i>Borrower</i> and "Secondary" for up to 4 additional <i>Borrowers</i> .	Enumerated	Primary Secondary	IF the condition is met for the primary <i>Borrower</i> , required to save the file in the Loan Selling Advisor.	Borrower ..Borrower Information ...Borrower Details....Borrower Classification Type*
572	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: Enter "true" if the mailing address of the primary <i>Borrower</i> or <i>Underwritten Settlor</i> , as applicable, is the same as the Mortgaged Premises.	Boolean	false true		Borrower ..Borrower Information ...Borrower Mailing Address....Borrower Mail To Address Same as Property Indicator
573	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: Enter the stable monthly income, as defined in Guide Topic 5300, for each qualifying <i>Borrower</i> .	Numeric 9			Borrower ..Borrower Information ...Borrower Underwriting Details....Borrower Qualifying Income Amount
576	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF Applies	Values: ◊ Enter the applicable value as required for <i>Home Possible Mortgages, HomeOne™ Mortgages</i> , loans where all <i>Borrowers</i> have <i>Noncredit Payment References</i> , or as required in <i>Seller's</i> negotiated term. When required, at least one <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ For <i>Home Possible Mortgages</i> , when required, at least one occupying <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "Other" if the <i>Borrower</i> did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization such as a non-profit Community Development Financial Institution (CDFI). ◊ Enter "GovernmentAgency" if the <i>Borrower</i> completed Freddie Mac's online CreditSmart® Steps to Homeownership Tutorial - With Certificate, OR if the homeownership education was provided by a Housing Finance Agency (HFA), OR if the homeownership education was provided by a for-profit Community Development Financial Institution (CDFI). ◊ Enter "HUDApprovedCounselingAgency" if the <i>Borrower</i> completed homeownership education that was provided by a HUD-approved nonprofit counseling agency. ◊ Do not enter "LenderTrainedCounseling". ◊ Enter "NoBorrowerCounseling" if the <i>Borrower</i> is not required to participate in homeownership education, such as for a refinance transaction.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		Borrower ..Borrower Information ...Borrower Details First Time Homebuyer DetailsCounseling Confirmation Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
577	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	Values: <ul style="list-style-type: none"> ◊ Enter "BorrowerDidNotParticipate" if the referenced <i>Borrower</i> did not participate in homeownership education, and the required homeownership education was completed by another <i>Borrower</i> on the loan. ◊ Enter "MortgageInsuranceCompany" if the counseling was a program provided by a mortgage insurance company. ◊ Enter "NonProfitOrganization" if the homeownership education was provided by a Community Development Financial Institution (CDFI), or a program that meets the standards of the National Industry Standards for Homeownership Education and Counseling. 	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		Borrower ..Borrower Information ...Borrower Details....First Time Homebuyer Details.....Counseling Confirmation Type
578	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF Applies	Values: <ul style="list-style-type: none"> ◊ Enter the applicable value as required for <i>Home Possible Mortgages, HomeOne</i> <input type="checkbox"/> <i>Mortgages</i>, loans where all <i>Borrowers</i> have <i>Noncredit Payment References</i>, or as required in <i>Seller's</i> negotiated term. When required, at least one <i>Borrower</i> on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "BorrowerEducationNotRequired" if the <i>Borrower</i> is not required to participate in homeownership education, such as for a refinance transaction. ◊ Enter "Classroom" if instructor-led homeownership education was completed (not one-on-one). ◊ Enter "HomeStudy" if the <i>Borrower</i> completed Freddie Mac's online CreditSmart® Steps to Homeownership Tutorial - With Certificate. ◊ Enter "Individual" if one-on-one counseling was performed. ◊ Enter "Other" if the Borrower did not participate in required counseling. 	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other		Borrower ..Borrower Information ...Borrower Details....First Time Homebuyer Details.....Counseling Format Type
579	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 578-CounselingFormatType = "Other"	Values: <ul style="list-style-type: none"> ◊ Enter "BorrowerDidNotParticipate" if the referenced <i>Borrower</i> did not participate in homeownership education, and the required homeownership education was completed by an occupying <i>Borrower</i> on the loan. 	Enumerated	BorrowerDidNotParticipate		Borrower ..Borrower Information ...Borrower Details....First Time Homebuyer Details.....Counseling Format Type
580	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData" AND Sort ID 590-CreditScoreValue exists	Values: Enter the credit reference number associated with the <i>Borrower</i> "Credit Score Value".	String 30			Borrower ..Borrower Information ...Borrower Underwriting Details....Credit Report Identifier
582	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: <ul style="list-style-type: none"> • Enter "true" if: <ul style="list-style-type: none"> ◊ A single credit repository (Equifax, Experian, or TransUnion) was the source for the <i>Borrower's</i> credit score. ◊ A merged credit report (MergedData) was the source for the <i>Borrower's</i> credit score. 	Boolean	false true		Borrower ..Borrower Information ...Borrower Underwriting DetailsCredit Repository Source Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
583	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySource	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	CR	IF Sort ID 582-CreditRepositorySourceIndicator = "true"		Enumerated	Equifax Experian MergedData TransUnion		Borrower ..Borrower Information ...Borrower Underwriting Details....Credit Repository Source Type
590	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	Values: Enter the Fair Isaac and Co. (FICO) score that is selected as the <i>Underwriting Score</i> for each qualifying <i>Borrower</i> if such FICO score exists. The related Guide Glossary term is " <i>Underwriting Score</i> ."	Numeric 4			Borrower ..Borrower Information ...Borrower Underwriting Details....Credit Score Value
591.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySource = "MergedData"	Values: ◇ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See <i>Tab 8-Enumerations</i> for exact valid values. • Enter "1000" for CBCInnovis • Enter "2000" for MeridianLink Direct • Enter "3nnn" for SharperLending • Enter "5000" for Equifax Mortgage Solutions • Enter "6000" for Factual Data Corp. • Enter "8000" for Corelogic CREDCO/Credstar • Enter "B000" for LandSafe ◇ For current Technical Affiliate Codes, see http://www.freddie.com/loanadvisorsuite/loanproductadvisor/crc.html .	Enumerated	See <i>Tab 8-Enumerations</i>		Borrower ..Borrower Information ...Borrower Underwriting Details....Credit Score Provider Name
596	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate that the <i>Borrower</i> has declared bankruptcy within the past 7 years.	Boolean	false true		Borrower ..Borrower Information ...Borrower Underwriting Details....Bankruptcy Indicator
597	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 69-PropertyUsageType = "Primary Residence"	Values: ◇ Enter "true" if the <i>Borrower</i> is a <i>First-Time Homebuyer</i> as defined in the Guide Glossary. ◇ <i>Borrower</i> data must be delivered for each <i>First-Time Homebuyer</i> .	Boolean	false true		Borrower ..Borrower Information ...Borrower Details First Time Homebuyer Details.....Borrower First Time Homebuyer Indicator
598	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: Enter "NonResidentAlien" only if permitted by <i>Seller's</i> negotiated term.	Enumerated	NonPermanentResidentAlien NonResidentAlien PermanentResidentAlien USCitizen		Borrower ..Borrower Information ...Borrower DetailsCitizenship Residency Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
599	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◇ Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the <i>Borrower</i> has been directly or indirectly obligated on a loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment. ◇ Enter "true" if any of the responses on the redesigned URLA are "yes" in Section 5b.About Your Finances, to questions G, J or L; or if indicated on the credit report, or other loan documents. ▪ OutstandingJudgmentsIndicator (ULAD Unique ID 8.0029) ▪ PriorPropertyDeedInLieuConveyedIndicator (ULAD Unique ID 8.0036) ▪ PriorPropertyForeclosureCompletedIndicator (ULAD Unique ID 8.0042)	Boolean	false true		Borrower ..Borrower Information ...Borrower Underwriting Details....Loan Foreclosure Or Judgment Indicator
600	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: Enter "true" if the <i>Borrower</i> is considered to be self-employed according to Guide Section 5304.1.	Boolean	false true		Borrower ..Borrower Information ...Borrower Details....Employment Borrower Self Employed Indicator
608	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	GenderType	The borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◇ Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i> . ◇ If the <i>Borrower</i> is a <i>Living Trust</i> , enter the gender of the <i>Underwritten Settlor</i> . This data point will not be supported after May 2019.	Enumerated	Female InformationNotProvidedUnknown Male NotApplicable		N/A
608.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◇ For each <i>Borrower</i> , indicate if the gender was collected based on visual observation or name. ◇ If the <i>Borrower</i> is a <i>Living Trust</i> , indicate if the gender of the <i>Underwritten Settlor</i> was collected based on visual observation or name. ◇ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank	Boolean	false true		Borrower ..Borrower Information ...Borrower Demographic Information....Application taken in person.....The gender of the borrower was collected on the basis of visual observation or name
608.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◇ For each <i>Borrower</i> , indicate if the <i>Borrower</i> has selected the checkbox on the loan application "I do not wish to provide this information" related to Sex, or has refused to provide this information. ◇ If the <i>Borrower</i> is a <i>Living Trust</i> , indicate if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Sex, or has refused to provide this information. ◇ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		Borrower ..Borrower Information ...Borrower Demographic InformationGenderHMDA Gender Refusal Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
608.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◊ Enter the gender as provided by the <i>Borrower</i> on the loan application. If the <i>Borrower</i> did not provide the gender and the loan application was taken by face-to-face interview (including electronic media with video component), enter the gender collected based on visual observation or name. ◊ If the <i>Borrower</i> is a <i>Living Trust</i> , enter the gender of the <i>Underwritten Settlor</i> . ◊ Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i> . ◊ If the loan application was taken via telephone interview, fax, mail, email or internet and the <i>Borrower</i> did not provide the gender information, enter "InformationNotProvidedUnknown".	Enumerated	ApplicantSelectedBothMaleAndFemale Female InformationNotProvidedUnknown Male NotApplicable		Borrower ..Borrower Information ...Borrower Demographic Information....Gender.....HMDA Gender Type
609	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	HMDAEthnicityType	The borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◊ Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i> . ◊ If the <i>Borrower</i> is a <i>Living Trust</i> , enter the ethnicity of the <i>Underwritten Settlor</i> . This data point will not be supported after May 2019.	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino		N/A
609.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY	HMDA_ETHNICITY	HMDAEthnicityType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◊ Enter the ethnicity as provided by the <i>Borrower</i> on the loan application. If the <i>Borrower</i> has reported Sort ID 609.2-HMDAEthnicityOriginType or Sort ID 609.3-HMDAEthnicityOriginTypeOtherDescription but did not report Sort ID 609.1-HMDAEthnicityType, leave the field blank. ◊ If the <i>Borrower</i> did not provide any ethnicity data and the loan application was taken by face-to-face interview (including electronic media with video component), enter the ethnicity collected based on visual observation or surname. ◊ If the <i>Borrower</i> is a <i>Living Trust</i> , enter the ethnicity of the <i>Underwritten Settlor</i> . ◊ Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i> . ◊ If the loan application was taken via telephone interview, fax, mail, email or internet and the <i>Borrower</i> did not provide the ethnicity, enter "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication".	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino		Borrower ..Borrower Information ...Borrower Demographic Information....Ethnicity.....HMDA Ethnicity Type
609.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGINS	HMDA_ETHNICITY_ORIGINS	HMDAEthnicityOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity origin as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◊ For each <i>Borrower</i> , indicate any further designations reported on the loan application under "Hispanic or Latino". If the <i>Borrower</i> did not report this data on the loan application, leave the field blank. ◊ If the <i>Borrower</i> has reported Sort ID 609.3-HMDAEthnicityOriginTypeOtherDescription but did not select "Other Hispanic or Latino" on the loan application, "Other" may be optionally reported in Sort ID 609.2-HMDAEthnicityOriginType. ◊ If the <i>Borrower</i> is a <i>Living Trust</i> , for the <i>Underwritten Settlor</i> indicate any further designations reported on the loan application under "Hispanic or Latino". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Enumerated	Cuban Mexican Other PuertoRican		Borrower ..Borrower Information ...Borrower Demographic InformationEthnicityHMDA Ethnicity Origin Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
609.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity Origin Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: <ul style="list-style-type: none"> ◊ For each Borrower, indicate any further designations reported on the loan application under "Other Hispanic or Latino - Print origin:". If the Borrower did not report the data on the loan application, leave the field blank. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor indicate any further designations reported on the loan application under "Other Hispanic or Latino - Print origin:". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	String 100			Borrower .Borrower Information ...Borrower Demographic Information ....Ethnicity .....HMDA Ethnicity Origin Type Other Description
609.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: <ul style="list-style-type: none"> ◊ For each <i>Borrower</i>, indicate if the ethnicity was collected based on visual observation or surname. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, indicate if the ethnicity of the <i>Underwritten Settlor</i> was collected based on visual observation or surname. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	Boolean	false true		Borrower .Borrower Information ...Borrower Demographic Information ....Application taken in person .....The ethnicity of the borrower was collected on the basis of visual observation or surname
609.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: <ul style="list-style-type: none"> ◊ For each <i>Borrower</i>, indicate if the <i>Borrower</i> has selected the checkbox on the loan application "I do not wish to provide this information" related to Ethnicity, or has refused to provide this information. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, indicate if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Ethnicity, or has refused to provide this information. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	Boolean	false true		Borrower .Borrower Information ...Borrower Demographic Information ....Ethnicity .....HMDA Ethnicity Refusal Indicator
610	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE	HMDA_RACE	HMDARaceType	The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: <ul style="list-style-type: none"> ◊ Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i>. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, enter the race of the <i>Underwritten Settlor</i>. <p>This data point will not be supported after May 2019.</p>	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White		N/A
610.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: <ul style="list-style-type: none"> ◊ For each <i>Borrower</i>, indicate if the race was collected based on visual observation or surname. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, indicate if the race of the <i>Underwritten Settlor</i> was collected based on visual observation or surname. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	Boolean	false true		Borrower .Borrower Information ...Borrower Demographic InformationApplication taken in personThe race of the borrower was collected on the basis of visual observation or surname

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
610.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◇ For each <i>Borrower</i> , indicate if the <i>Borrower</i> has selected the checkbox on the loan application "I do not wish to provide this information" related to Race, or has refused to provide this information. ◇ If the <i>Borrower</i> is a <i>Living Trust</i> , indicate if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Race, or has refused to provide this information. ◇ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		Borrower ..Borrower Information ...Borrower Demographic Information....Race.....HMDA Race Refusal Indicator
610.21	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION/	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherAsianDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Asian.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◇ For each <i>Borrower</i> , indicate any further designations reported on the loan application under "Other Asian - <i>Print race</i> :". If the <i>Borrower</i> did not report the data on the loan application, leave the field blank. ◇ If the <i>Borrower</i> is a <i>Living Trust</i> , for the <i>Underwritten Settlor</i> indicate any further designations reported on the loan application under "Other Asian - <i>Print race</i> :". ◇ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			Borrower ..Borrower Information ...Borrower Demographic Information....Race.....HMDA Race Designation Other Asian Description
610.22	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION/	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherPacificIslanderDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Pacific Islander.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◇ For each <i>Borrower</i> , indicate any further designations reported on the loan application under "Other Pacific Islander - <i>Print race</i> :". If the <i>Borrower</i> did not report the data on the loan application, leave the field blank. ◇ If the <i>Borrower</i> is a <i>Living Trust</i> , for the <i>Underwritten Settlor</i> indicate any further designations reported on the loan application under "Other Pacific Islander - <i>Print race</i> :". ◇ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			Borrower ..Borrower Information ...Borrower Demographic Information....Race.....HMDA Race Designation Other Pacific Islander Description
610.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race designation as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ◇ For each <i>Borrower</i> , indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander". If the <i>Borrower</i> did not report this data on the loan application, leave the field blank. ◇ If the Borrower reported data in Sort ID 610.21-HMDARaceDesignationOtherAsianDescription, "OtherAsian" may be optionally reported. If the Borrower reported data in Sort ID 610.22-HMDARaceDesignationOtherPacificIslanderDescription, "OtherPacificIslander" may be optionally reported. ◇ If the <i>Borrower</i> is a <i>Living Trust</i> , for the <i>Underwritten Settlor</i> indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander". ◇ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Enumerated	AsianIndian Chinese Filipino GuamanianOrChamorro Japanese Korean NativeHawaiian OtherAsian OtherPacificIslander Samoa Vietnamese		Borrower ..Borrower Information ...Borrower Demographic InformationRaceHMDA Race Designation Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
610.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	<p>Values:</p> <ul style="list-style-type: none"> ◊ Enter the race as provided by the <i>Borrower</i> on the loan application. If the <i>Borrower</i> has reported Sort ID 610.3-HMDARaceDesignationType, 610.21-HMDARaceDesignationOtherAsianDescription, or 610.22-HMDARaceDesignationOtherPacificIslanderDescription but did not report Sort ID 610.5-HMDARaceType, leave the field blank. ◊ If the Borrower reported data in Sort ID 610.6-HMDARaceTypeAdditionalDescription, "AmericanIndianOrAlaskaNative" may be optionally reported. ◊ If the <i>Borrower</i> did not provide any race data and the loan application was taken by face-to-face interview (including electronic media with video component), enter the race collected based on visual observation or surname. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, enter the race of the <i>Underwritten Settlor</i>. ◊ Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i>. ◊ If the loan application was taken via telephone interview, fax, mail, email or internet, and the Borrower did not provide the race, enter "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication". 	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White		Borrower ..Borrower Information ...Borrower Demographic Information....Race.....HMDA Race Type
610.6	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceTypeAdditionalDescription	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	<p>Values:</p> <ul style="list-style-type: none"> ◊ For each <i>Borrower</i>, indicate any further designations reported on the loan application under "American Indian or Alaska Native - <i>Print name of enrolled or principal tribe</i>:". If the <i>Borrower</i> did not report the data on the loan application, leave the field blank. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, for the <i>Underwritten Settlor</i> indicate any further designations reported on the loan application under "American Indian or Alaska Native - <i>Print name of enrolled or principal tribe</i>:". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank. 	String 100			Borrower ..Borrower Information ...Borrower Demographic Information....Race.....HMDA Race Type Additional Description (American Indian or Alaska Native Principal Tribe)
611	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	R	R	Required for all loans		Enumerated	Borrower	IF the condition is met for the primary <i>Borrower</i> , required to save the file in the Loan Selling Advisor.	Borrower ..Borrower Information ...Borrower

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
613	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: <ul style="list-style-type: none"> ◊ Enter "IndividualTaxpayerIdentificationNumber" or "SocialSecurityNumber" for individual <i>Borrowers</i>. ◊ Enter "EmployerIdentificationNumber" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i>. ◊ If the <i>Borrower</i> is a <i>Living Trust</i>, enter either "IndividualTaxpayerIdentificationNumber" or "SocialSecurityNumber" of the <i>Underwritten Settlor</i> as defined in the Glossary. 	Enumerated	EmployerIdentificationNumber IndividualTaxpayerIdentificationNumber SocialSecurityNumber		Borrower ..Borrower Information ...Borrower Details....Taxpayer Identifier Type
614	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	ULDDS Format: Valid format is NNNNNNNNN - Do not enter dashes.	String 9			Borrower ..Borrower Information ...Borrower Details....Taxpayer Identifier Value
620	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	CI	O	N/A	Not Used	String 50			N/A
621	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	CI	O	N/A	Not Used	Enumerated	DocumentCustodian		N/A
627	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginatorCompany	CR	CR	IF Sort ID 628-PartyRoleType = "LoanOriginatorCompany"	• FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • Values: Enter the Loan Origination Company's unique identifier (ID) as assigned by the Nationwide Mortgage Licensing System (NMLS), and Registry.	String 50			Party ..Party Information ...Loan Originator Details ...Loan Originator Company Identifier
628	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginatorCompany	R	R	Required for all loans		Enumerated	LoanOriginatorCompany		N/A
634	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	CR	CR	IF Sort ID 637-PartyRoleType = "LoanOriginator"	• FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • Values: <ul style="list-style-type: none"> ◊ Enter the loan officer's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry; or ◊ If a loan officer is exempt from obtaining or is not required to obtain a loan originator identifier through the NMLS, enter "1000". 	String 50			Party ..Party Information ...Loan Originator Details ...Loan Originator Identifier

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
635	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorType	Specifies the type of party that originated the loan.	N/A	N/A	LoanOriginator	R	R	Required for all loans	Values: ◊ For <i>Retail Mortgages</i> as defined in the Glossary select "Lender". ◊ See related Guide Glossary terms for " <i>Mortgage Broker</i> " and " <i>Correspondent</i> ", and select the applicable value.	Enumerated	Broker Correspondent Lender		Party Information ...Loan Originator Details ...Loan Originator Type
637	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	R	R	Required for all loans		Enumerated	LoanOriginator		N/A
639	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CR	CR	IF Sort ID 640-PartyRoleType = "LoanSeller"	Values: Submitted as part of login	String 50			Screen Heading Seller/Service:
640	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	R	R	Required for all loans		Enumerated	LoanSeller		N/A
641.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	NotePayTo	CR	CR	IF Sort ID 641.2-PartyRoleType = "NotePayTo"	Values: ◊ Enter the name of the individual or legal entity listed on the <i>Note</i> , exactly as shown on the <i>Note</i> . ◊ If the name is longer than 100 characters, truncate the end of the name (do not abbreviate within the name).	String 100			Party Information ...Mortgage Funder Details ...Note Pay To (Company Name)
641.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	NotePayTo	R	R	Required for all loans	Values: Enter "NotePayTo" to indicate that the associated information applies to the entity funding the applicable <i>Mortgage</i> , as shown on the <i>Note</i> .	Enumerated	NotePayTo		N/A
641.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" or "Cooperative") OR (Sort ID 49-PUDIndicator = "true") AND the project EIN is available	Values: ◊ Enter "Other" if the Mortgage is secured by a unit in a condominium or Planned Unit Development (PUD), or if a Cooperative Share Loan (if permitted by <i>Seller's</i> negotiated term), and the Employer Identification Number (EIN) for the Homeowners Association (HOA), or Cooperative Housing Corporation, is available. ◊ For a unit located in a project having its own HOA within a Master or Umbrella PUD, the EIN is that of the HOA for the project. It is not the HOA EIN of the Master or Umbrella PUD.	Enumerated	Other		N/A
641.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownerAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	Values: Enter "HomeownersAssociation".	Enumerated	HomeownersAssociation		N/A

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641.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Homeowner's Association	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		Property ..Property Information ...HOA or Cooperative Housing Corporation Taxpayer Identifier
641.6	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Homeowner's Association	CR	CR	IF Sort ID 641.5-TaxpayerIdentifierType = "EmployerIdentificationNumber"	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing Corporation. The EIN is also referred to as the Taxpayer Identification Number (TIN). ◊ If the unit is located in a project having its own HOA within a Master Association or Umbrella Planned Unit Development (PUD), enter the EIN of the HOA associated with the project. Do not enter the EIN of the Master Association or Umbrella PUD. • ULDDS Format: Valid format is NNNNNNNNN - Do not enter dashes. 	String 9			Property ..Property Information ...HOA or Cooperative Housing Corporation Taxpayer Identifier
642	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Payee	CI	O	N/A	Not Used	String 50			N/A
643	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Payee	CI	O	N/A	Not Used	Enumerated	Payee		N/A
645	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Service	CI	O	N/A	Not Used	String 50			Screen Heading ..Seller/Service:
646	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Service	CI	O	N/A	Not Used	Enumerated	Service		Screen Heading ..Seller/Service:
650.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Warehouse Lender	CR	CR	IF Sort ID 650.2-PartyRoleType = "WarehouseLender"	Values: Enter the unique identifier for the <i>Warehouse Lender</i> provided by Freddie Mac.	String 50			Party ..Party Information ...Warehouse Lender Identifier

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650.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	WarehouseLender	CR	CR	IF 398.1-WarehouseLenderIndicator = "true"		Enumerated	WarehouseLender		N/A
651	MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 3			N/A
652	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	CI	O	N/A	Not Used	String 50			N/A
653	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	CI	O	N/A	Not Used	Enumerated	DocumentCustodian		N/A
655	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CI	O	N/A	Not Used	String 50			N/A
656	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	CI	O	N/A	Not Used	Enumerated	LoanSeller		N/A
658	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	O	N/A	Not Used	String 50			N/A
659	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	O	N/A	Not Used	Enumerated	Servicer		N/A
661	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAccrualRateStructureType	Specifies the structure used to determine the accrual interest rate for the pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated			N/A
662	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAmortizationType	A classification or description for a pool of loans generally based on the variability of the rate or payment over time.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated			N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
664	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAssumabilityIndicator	Indicates whether the pool is backed by loans that are assumable by another borrower.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true		N/A
665	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolBalloonIndicator	Indicates whether or not the pool is backed by loans on which a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true		N/A
666	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolFixedServicingFeePercent	The servicing fee to be used in determining the rate of interest that accrues on a mortgage backed security (MBS) pool that has a weighted-average structure based on a fixed servicing fee.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
667	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIdentifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable data points. See Pool Prefix Identifier or Pool Suffix Identifier.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 20			N/A
669	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment for a pool of loans.	N/A	N/A	N/A	CI	O	N/A	Not Used	Numeric 3			N/A
670	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestOnlyIndicator	Indicates whether a pool is backed by loans with interest-only payments.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true		N/A
671	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated for a pool. This field is used in conjunction with Pool Interest Rate Rounding Type, which indicates how the rounding should occur.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
672	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingType	Indicates how the interest rate is rounded when a new interest rate is calculated for a pool of loans.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated			N/A
673	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInvestorProductPlanIdentifier	Identifies the plan of the varying loan payment and/or rate change characteristics for a pool of loans issued by the servicer.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 10			N/A
674	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIssueDate	The date a mortgage-backed security is issued to investors.	N/A	N/A	N/A	CI	O	N/A	Not Used	YYYY-MM-DD			N/A

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675	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMarginRatePercent	The factor that is added to the ARM index value to calculate the pool accrual rate.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
676	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMaximumAccrualRatePercent	The maximum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
677	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMinimumAccrualRatePercent	The minimum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
678	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMortgageType	Specifies mortgage type of the loans for the pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated			N/A
680	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolOwnershipPercent	Identifies the percentage amount of the pool owned by the investor.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
681	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolScheduledRemittancePaymentDay	Indicates the day of the month the servicer must remit the scheduled pass-through payment to the certificate holders of a particular pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	---DD			N/A
682	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSecurityIssueDateInterestRatePercent	The security interest rate, expressed as a percent, for the pool as of the security issue date.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A
683	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolStructureType	Denotes the type of mortgage-backed security structure.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated			N/A
685	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSuffixIdentifier	Suffix associated with the pool identifier.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 10			N/A
686	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	SecurityTradeBookEntryDate	The date that the security will be delivered to the designated book entry account.	N/A	N/A	N/A	CI	O	N/A	Not Used	YYYY-MM-DD			N/A
687	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanDeliveryFilePreparer	R	R	Required for all files	Values: ◊ For vendor-built systems, enter Freddie Mac-assigned six digit Vendor Number ◊ For seller-built systems, enter Freddie Mac-assigned six digit Seller Number	String 50			N/A Import File Only
688	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanDeliveryFilePreparer	R	R	Required for all files	Values: Used to identify the vendor or lender system creating the XML file.	Enumerated	LoanDeliveryFilePreparer		N/A Import File Only

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Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
6/27/2017	2	3/5/2018 1Q-2018	Revision	• Impl Notes • Enums	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. This version is FRE 4.0.0.	String 10	FRE 4.0.0		N/A Import File Only
3/28/2017	2	1Q 2018	Revision	• Impl Notes • Enums	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. This version is FRE 4.0.0.	String 10	FRE 4.0.0		N/A Import File Only
12/13/2016	2	TBD	Revision	Impl Notes	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. This version is FRE 4.0.0.	String 10	FRE 4.0.0		N/A Import File Only
12/13/2012	2	8/25/2014	Revision	Impl Notes	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. This version is FRE 3.0.0.	String 10			N/A Import File Only
9/16/2015	18	9/16/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the State "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm	Enumerated		Required to save the file in the selling	Property ..Property Information ..Subject Property Address
8/22/2013	18	8/22/2013	Revision	ULDDS Format	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm	Enumerated String-2		Required to save the file in the selling	Property ..Property Information ..Subject Property Address
5/14/2019	24	2/6/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	FLOOD_DETERMINATION_DE	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area	N/A	N/A	N/A	R	R	Required for all loans	Values: • Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood	Boolean	false true		Property ..Property Information ..Property Details
11/20/2018	24	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	FLOOD_DETERMINATION_DE	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area	N/A	N/A	N/A	R	R	Required for all loans	Values: • Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood	Boolean	false true		Property ..Property Information ..Property Details
9/23/2014	24	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	FLOOD_DETERMINATION_DE	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood Hazard Determination Form 81-93 contains the letter	Boolean	false true		Property ..Property Information ..Property Details
12/13/2012	33	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A	CI	CR	IF Sort ID 51- ConstructionMethodType = "Manufactured!"	Definition: The related Guide Glossary term is <i>Manufactured Home</i> . For Future Use.	Enumerated			Property ..Property Information ..Construction Details
5/14/2019	41	2/6/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47- ProjectLegalStructureType = "Condominium" AND Sort ID 42-	Values: • Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another	Enumerated	Attached Detached		Property ..Property Information ..Condominium Details
2/19/2015	41	2/19/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47- ProjectLegalStructureType = "Condominium" AND Sort ID 42-	Values: • Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another	Enumerated	Attached Detached		Property ..Property Information ..Condominium Details
4/9/2015	41	4/9/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47- ProjectLegalStructureType = "Condominium" AND Sort ID 42-	Values: • Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another	Enumerated	Attached Detached		Property ..Property Information ..Condominium Details
11/20/2018	42	11/19/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated	N/A	N/A	N/A	CR	CR	IF Sort ID 47- ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values:	Enumerated	CondominiumProjectManagerReview ExemptFromReview		Property ..Property Information ..Condominium Details
7/10/2018	42	6/28/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated	N/A	N/A	N/A	CR	CR	IF Sort ID 47- ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values:	Enumerated	CondominiumProjectManagerReview ExemptFromReview		Property ..Property Information ..Condominium Details
7/10/2018	42	1/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated	N/A	N/A	N/A	CR	CR	IF Sort ID 47- ProjectLegalStructureType = "Condominium"	• Enter "ExemptFromReview" for Relief Refinance Mortgages-Same Servicer, Relief Refinance Mortgages-Open Access, Enhanced Relief Refinance Mortgages, OR if applies.	Enumerated	CondominiumProjectManagerReview ExemptFromReview		Property ..Property Information ..Condominium Details
12/13/2016	42	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated	N/A	N/A	N/A	CR	CR	IF Sort ID 47- ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values:	Enumerated	CondominiumProjectManagerReview ExemptFromReview		Property ..Property Information ..Condominium Details
4/9/2015	42	4/9/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated	N/A	N/A	N/A	CI	CR	IF Sort ID 47- ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values:	Enumerated	CondominiumProjectManagerReview ExemptFromReview		Property ..Property Information ..Condominium Details
8/22/2013	42	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated	N/A	N/A	N/A	CI	CR	IF Sort ID 47- ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values:	Enumerated	CondominiumProjectManagerReview ExemptFromReview		Property ..Property Information ..Condominium Details
7/10/2018	43	6/28/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47- ProjectLegalStructureType = "Condominium" AND Sort ID 50-	Values: All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor.	Enumerated	GardenProject HighriseProject MidriseProject		Property ..Property Information ..Condominium Details
1/29/2014	43	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CI	CR	IF (Sort ID 47- ProjectLegalStructureType = "Condominium" AND Sort ID 42-	Values: All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as.	Enumerated	GardenProject HighriseProject MidriseProject		Property ..Property Information ..Condominium Details
7/10/2018	45	6/28/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47- ProjectLegalStructureType = "Condominium" AND Sort ID 50-	Values: Enter the number of units in the project (including phases that are not yet complete).	Numeric 5			Property ..Property Information ..Condominium Details

Appendix A - Freddie Mac XML Data Requirements

Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
1/29/2014	45	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROJECT_DET AIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-	Values: Enter the actual number of units in the project (including phases that are not yet complete).	Numeric 5			Property ..Property Information ..Condominium Details
7/10/2018	46	6/28/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROJECT_DET AIL	ProjectDwellingUnitsSold Count	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-	Values: Enter the number of units sold (including phases that are not yet complete).	Numeric 5			Property ..Property Information ..Condominium Details
1/29/2014	46	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROJECT_DET AIL	ProjectDwellingUnitsSold Count	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-	Values: Enter the actual number of units sold (including phases that are not yet complete).	Numeric 5			Property ..Property Information ..Condominium Details
12/13/2012	48	8/25/2014	Revision	• ULDDDS Cond • Format	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROJECT_DET AIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or	N/A	N/A	N/A	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-	Values: Enter the full association/corporate legal name of the project.	String 60 String 50			Property ..Property Information ..Condominium Details
11/20/2018	50	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling	N/A	N/A	N/A	R	R	Required for all loans	• Definition: Used to describe an individual dwelling. • Values: As specified in MISMO LDD V3.0 B263-12: ◊ Enter "Attached" if the dwelling unit has a common wall or	Enumerated	Attached Detached SemiDetached		Property ..Property Information ..Property Details
4/9/2015	50	4/9/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling	N/A	N/A	N/A	R	R	Required for all loans	• Definition: Used to describe an individual dwelling. • Values: As specified in MISMO LDD V3.0 B263-12: ◊ Enter "Attached" if the dwelling unit has a common wall or	Enumerated	Attached Detached SemiDetached		Property ..Property Information ..Property Details
12/13/2012	51	8/25/2014	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Values: ◊ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home.	Enumerated	Module		Property ..Property Information ..Construction Details
11/20/2018	65	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	PropertyFloodInsuranceIn dicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter "true" if there is flood insurance coverage. Enter "true" if: ◊ Flood insurance was obtained in accordance with the	Boolean	false true		Property ..Property Information ..Property Details
7/2/2019	67	7/1/2019	Revision	ULDDDS Cond FRE Cond Cond Dets	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	PropertyStructureBUILTYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <	• Note: For applications taken on or after July 1, 2019, the "Year Built" is no longer collected.	YYYY			Property ..Property Information ..Property Details
5/29/2019	67	7/1/2019	Revision	ULDDDS Cond FRE Cond Cond Dets	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	PropertyStructureBUILTYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <	• Note: For applications taken on or after July 1, 2019, the "Year Built" is no longer collected.	YYYY			Property ..Property Information ..Property Details
5/14/2019	67	7/1/2019	Revision	ULDDDS Cond	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	PropertyStructureBUILTYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CI	R	Required for all loans	Values: ◊ If this data is not available from property valuation documents, the borrower's input is an acceptable source.	YYYY			Property ..Property Information ..Property Details
7/10/2018	67	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	PropertyStructureBUILTYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	R	R	Required for all loans	Values: ◊ If this data is not available from property valuation documents, the borrower's input is an acceptable source.	YYYY			Property ..Property Information ..Property Details
9/16/2015	67	9/16/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_DE TAIL	PropertyStructureBUILTYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	R	R	Required for all loans	Values: ◊ If this data is not available from property valuation documents, the borrower's input is an acceptable source.	YYYY			Property ..Property Information ..Property Details
1/29/2014	77	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_UNI T_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR	• Values: If the subject property was valued by an interior appraisal: ◊ Include only above-grade bedrooms for 1-unit properties.	Numeric 2			Property ..Property Information ..Property Details
8/22/2013	77	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_UNI T_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR	• Values: If the subject property was valued by an interior appraisal: ◊ For investment properties, enter the actual number of	Numeric 2			Property ..Property Information ..Property Details
3/26/2013	77	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_UNI T_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR	Values: If this data is not available from property valuation documents, the Borrower's input is an acceptable source.	Numeric 2			Property ..Property Information ..Property Details
12/13/2012	77	8/25/2014	Revision	ULDDDS Cond	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_UNI T_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR	Values: • If this data is not available from property valuation documents, the Borrower's input is an acceptable source.	Numeric 2			Property ..Property Information ..Property Details
8/22/2013	78	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_UNI T_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR	• Values: If the subject property was valued by an interior appraisal: ◊ For investment properties, enter the gross monthly rental	Numeric 9			Property ..Property Information ..Property Details
3/26/2013	78	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_UNI T_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR	• Values: ◊ For investment properties, enter the gross monthly rental income for each unit as indicated on the signed lease(s) for the	Numeric 9			Property ..Property Information ..Appraisal/Property
7/10/2018	80	1/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "AutomatedValuationModel"	Values: ◊ Enter the applicable value as instructed in Seller's negotiated term when the AVM is used in lieu of an appraisal.	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Property
3/26/2013	82	3/26/2013	Revision	Cond Dets	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_VA LUATION_DET AIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CI	CR	IF Sort IDs 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =	Values: ◊ For conventional Mortgages only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral	String 10			Property ..Property Information ..Appraisal/Property
12/13/2012	82	8/25/2014	Revision	• ULDDDS Cond • Impl Notes • Format	MESSAGE/DEAL_SETS/D/EAL_SET/DEALS/DEAL/C/OLLATERALS/COLLATE	PROPERTY_VA LUATION_DET AIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CI	CR	IF Sort IDs 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =	Values: ◊ For conventional Mortgages only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral	String 10 String 20			Property ..Property Information ..Appraisal/Property

Appendix A - Freddie Mac XML Data Requirements
Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
11/20/2018	83	11/5/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan.				Property ..Property Information ..Appraisal/Property
11/20/2018	83	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan.				Property ..Property Information ..Appraisal/Property
9/16/2015	83	9/16/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan.				Property ..Property Information ..Appraisal/Valuation
6/27/2017	85	3/5/2018 1Q-2018	Revision	• Cond Dets • Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =	Values: ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to	Enumerated	Other		Property ..Property Information ..Appraisal/Property
3/28/2017	85	1Q 2018	Revision	• Cond Dets • Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =	Values: ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to	Enumerated	Other		Property ..Property Information ..Appraisal/Valuation
12/13/2016	85	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =	Values: Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 44-75601.5. The form numbers for the FRE-	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Valuation
4/9/2015	85	4/9/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Valuation
8/22/2013	85	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CI	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =	Values: Enter the name of the property valuation form used to provide for the property value that provided the basis for upon which the loan underwriting decision was based, according -	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Valuation
12/13/2012	85	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CI	CR CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =	Values: Enter the name of the property valuation form used to provide the property value upon which the loan underwriting decision was based, according to Guide Section 44.7. The form	Enumerated	AppraisalUpdateAndOrCompletionReportOneUnitResidentialAppraisalDeskReviewReport		Property ..Property Information ..Appraisal/Valuation
6/27/2017	86	3/5/2018 1Q-2018	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form	N/A	N/A	N/A	CR	CR	IF Sort ID 85-PropertyValuationFormType = "Other"	Values: Enter "OneUnitResidentialAppraisalDeskReviewReport" if used to value the subject property.	Enumerated	OneUnitResidentialAppraisalDeskReviewReport		Property ..Property Information ..Appraisal/Property
3/28/2017	86	1Q 2018	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form	N/A	N/A	N/A	CR	CR CR	IF Sort ID 85-PropertyValuationFormType = "Other"	Values: Enter "OneUnitResidentialAppraisalDeskReviewReport" if used to value the subject property.	Enumerated	OneUnitResidentialAppraisalDeskReviewReport		Property ..Property Information ..Appraisal/Valuation
7/2/2019	89	7/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy		Property ..Property Information ..Appraisal/Property
3/28/2017	89	3/28/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy		Property ..Property Information ..Appraisal/Property
9/16/2015	89	9/16/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy		Property ..Property Information ..Appraisal/Valuation
6/27/2017	90	3/5/2018 1Q-2018	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	Values: ◊ Enter "DeskReview" if a desk review was used to value the subject property.	Enumerated	DeskReviewFieldReview		Property ..Property Information ..Appraisal/Property
3/28/2017	90	1Q 2018	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/COLLATERALS/COLLATE	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	Values: ◊ Enter "DeskReview" if a desk review was used to value the subject property.	Enumerated	DeskReviewFieldReview		Total Loans ..Additional LTV Details ..Delivered LTV Values
11/20/2018	91	11/5/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all	N/A	N/A	N/A	R	R	Required for all loans	Values: ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 4203.2.	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values
12/13/2016	91	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all	N/A	N/A	N/A	R	R	Required for all loans	Values: ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 23-24203.2.	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values
11/20/2018	92	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2.	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values
11/20/2018	92	11/5/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2.	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values
12/13/2016	92	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 23-24203.2.	Percent 3.4			Loan (Closing or Modification) ..Note Information
9/23/2014	113	1/1/2015	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTME	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• Definition: The related Guide Glossary term is "Lookback Period." • Values:	Numeric 3 25 45			Loan (Closing or Modification) ..Note Information

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Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
12/13/2016	116	3/2/2016	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT_R	INTEREST_RATE_ADJUSTMENT_R	FloorRatePercent	The stated minimum rate to which the interest rate can decrease to over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND Floor-	• Definition: The related Guide Glossary term is "Lifetime Floor." • Values:	Percent 3.4			Loan (Closing or Modification) .Note Information
12/13/2012	118	8/25/2014	Revision	• ULDDS Cond • Cond Dets • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT_R	INTEREST_RATE_ADJUSTMENT_R	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR CI	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest-		Enumerated	Down NoRounding Up		Loan (Closing or Modification) .Note Information
12/13/2016	123	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT_R	INTEREST_RATE_ADJUSTMENT_R	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• Definition: The related Guide Glossary term is "Initial Interest Change Date." • Values:	YYYY-MM-DD			Loan (Closing or Modification) .Note Information
3/26/2013	126	8/25/2014	Revision	• Cond Dets • FRE Cond • ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT_R	PRINCIPAL_AND_INTEREST_PAYMENT_PER	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI CR	O CR	N/A IF Sort ID 138-LoanAmortizationType =	Not Used	Enumerated	Subsequent		N/A
3/26/2013	131	8/25/2014	Revision	• Cond Dets • FRE Cond • ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT_R	PRINCIPAL_AND_INTEREST_PAYMENT_PER	PerChangePrincipalAndInterestPaymentAdjustmentPercent	The number of percentage points by which the principal and interest payment adjusts.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI CR	O CR	N/A IF Sort ID 138-LoanAmortizationType =	Not Used	Percent 3.4			N/A
9/23/2014	138	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: ◊ Enter "AdjustableRate" for an ARM. ◊ Enter "Fixed" for fixed-rate and Balloon/Reset Mortgages .	Enumerated	AdjustableRate Fixed RateImprovementMortgage		Loan (Closing or Modification) .Product Information
12/13/2012	147	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR Θ	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are Extended Buydown Mortgage and Limited Buydown Mortgage . For Future Use.	Numeric 3			Loan (Closing or Modification) .Note Information
12/13/2012	148	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR Θ	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are Extended Buydown Mortgage and Limited Buydown Mortgage . Values: For a 3-2-1 buydown over 3 years, enter "36".	Numeric 3			Loan (Closing or Modification) .Note Information
9/23/2014	149	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	• Definition: The related Guide Glossary terms are "Extended Buydown Mortgage" and "Limited Buydown Mortgage." • Values:	Percent 3.4			Loan (Closing or Modification) .Note Information
12/13/2012	149	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR Θ	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are Extended Buydown Mortgage and Limited Buydown Mortgage . For Future Use.	Percent 3.4			Loan (Closing or Modification) .Note Information
9/23/2014	150	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	• Definition: The related Guide Glossary terms are Extended Buydown Mortgage and Limited Buydown Mortgage . • Values:	Percent 3.4			Loan (Closing or Modification) .Note Information
12/13/2012	150	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR Θ	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are Extended Buydown Mortgage and Limited Buydown Mortgage . Values: For Seller-Owned Modified Mortgages , enter the.	Percent 3.4			Loan (Closing or Modification tabs) .Note Information
5/14/2019	151	5/20/2019	Revision	Cond Dets Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Available Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated-	• Values: ◊ IF Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type	Amount 9.2			Loan (Closing or Modification) .Origination Information
11/20/2018	151	11/20/2018	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated	• Definition: This amount does not include Prepays/Escrow items . • Values: Enter value as specified on Tab 12-Phase 3	Amount 9.2			Loan (Closing or Modification) .Origination Information
11/7/2017	151	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR CI	CR	IF Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated	• Definition: This amount does not include Prepays/Escrow items. • Values: Enter value as specified on Tab 12-Phase 3	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information
12/13/2012	151	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated	• Definition: This amount does not include prepays / escrow items. • Values: Enter value as specified on Tab 11-Phase 2	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information
5/14/2019	152	5/20/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount >="1"	• Values: ◊ IF Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) .Origination Information
11/7/2017	152	3/5/2018	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount >="1"	• Definition: The related Guide term for "PremiumFunds" is "lender credit" as defined in Guide Section 5501.6. • Values: Enter value as specified on Tab 12-Phase 3	Enumerated	ForgivableSecuredLoan		Loan (Closing or Modification) .Origination Information
11/7/2017	152	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR CI	CR	IF Sort ID 151-ClosingCostContributionAmount >="1"	• Definition: The related Guide term for "PremiumFunds" is "lender credit" as defined in Guide Section 5501.6. • Values: Enter value as specified on Tab 12-Phase 3	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) .Origination Information
3/28/2017	152	3/28/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 151-ClosingCostContributionAmount >="1"	• Definition: The related Guide Glossary term for "PremiumFunds" is "lender credit" Premium Financing as defined in Guide Section 5501.6 .	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification tabs) .Origination Information
8/22/2013	152	8/25/2014	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 151-ClosingCostContributionAmount >="1"	• Definition: The related Guide Glossary term for "PremiumFunds" is "Premium Financing." • Values: Enter value as specified on Tab 11-Phase 2	Enumerated	EquityOnSoldProperty		Loan (Closing or Modification tabs) .Origination Information
12/13/2012	152	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 151-ClosingCostContributionAmount >="1"	• Definition: The related Guide Glossary term for "PremiumFunds" is "Premium Financing." • Values: Enter value as specified on Tab 11-Phase 2	Enumerated			Loan (Closing or Modification) .Origination Information

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Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
5/14/2019	153	5/20/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 152-ClosingCostFundsType = "Other"	Values: ☐ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type.	Enumerated	AggregatedRemainingTypesSecondaryFinancingClosedEnd		Loan (Closing or Modification) .Origination Information
11/7/2017	153	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 152-ClosingCostFundsType = "Other"	Values: Enter values as specified on Tab 12-Phase 3 Additional Implementation Notes.	Enumerated	AggregatedRemainingTypesSecondaryFinancingClosedEnd		Loan (Closing or Modification tabs) .Origination Information
12/13/2012	153	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 152-ClosingCostFundsType = "Other"	Values: Enter values as specified on Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) .Origination Information
5/14/2019	154	5/20/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostSourceOtherDescription	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount >= "1"	Values: ☐ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type.	Enumerated	BorrowerCommunityNonProfitEmployer		Loan (Closing or Modification) .Origination Information
11/7/2017	154	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostSourceOtherDescription	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount >= "1"	Values: Enter values as specified on Tab 12-Phase 3 Additional Implementation Notes.	Enumerated	BorrowerCommunityNonProfitEmployer		Loan (Closing or Modification tabs) .Origination Information
12/13/2012	154	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostSourceOtherDescription	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 151-ClosingCostContributionAmount >= "1"	Values: Enter values as specified on Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification) .Origination Information
5/14/2019	155	5/20/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostSourceOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 154-ClosingCostSourceType = "Other"	Values: ☐ If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type.	Enumerated	AggregatedRemainingSourceTypesFHLBAffordableHousingPro		Loan (Closing or Modification) .Origination Information
11/7/2017	155	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostSourceOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 154-ClosingCostSourceType = "Other"	Values: Enter values as specified on Tab 12-Phase 3 Additional Implementation Notes.	Enumerated	AggregatedRemainingSourceTypesFHLBAffordableHousingPro		Loan (Closing or Modification tabs) .Origination Information
12/13/2012	155	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	CLOSING_COST_FUND	ClosingCostSourceOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 154-ClosingCostSourceType = "Other"	Values: Enter values as specified on Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) .Origination Information
7/10/2018	157	7/10/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CLOSING_I	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Mortgage is delivered through the Cash Servicing - Released XChange™ Sales Process AND	Definition: This data point captures the total amount of buydown, prepaids, or escrow item funds collected. Values: Enter values as specified on Tab 12-Phase 3	Amount 9.2			Loan (Closing or Modification) .Origination Information
12/13/2016	163	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	Definition: This data point is applicable to Construction Conversion and Renovation Mortgages only. Values:	Enumerated	AutomaticConversionModificationAgreementNewNote		Loan (Closing or Modification) .Underwriting / Credit
12/13/2016	165	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	Definition: This data point is applicable to Construction Conversion and Renovation Mortgages only. Values:	Enumerated	OneClosingTwoClosing		Loan (Closing or Modification) .Underwriting / Credit
5/14/2019	172	5/20/2019	Revision	Cond Dets Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Available (Sort ID 315-LoanPurposeType="Purchase" AND (Sort ID 173-DownPaymentSourceType =	Values: ☐ If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type.	Amount 9.2			Loan (Closing or Modification) .Origination Information
11/20/2018	172	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF [Sort ID 315-LoanPurposeType = "Purchase" AND (Sort ID 173-DownPaymentSourceType =	Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding	Amount 9.2			Loan (Closing or Modification) .Origination Information
7/10/2018	172	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF [Sort ID 315-LoanPurposeType = "Purchase" AND (Sort ID 173-DownPaymentSourceType =	Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding	Amount 9.2			Loan (Closing or Modification) .Origination Information
11/7/2017	172	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF [Sort ID 315-LoanPurposeType = "Purchase" AND (Sort ID 173-DownPaymentSourceType =	Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information
8/22/2013	172	8/25/2014	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF [Sort ID 315-LoanPurposeType = "Purchase" AND (Sort ID 173-DownPaymentSourceType =	Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information
12/13/2012	172	8/25/2014	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND (Sort ID 173-DownPaymentSourceType =	Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information
5/14/2019	173	5/20/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceOtherDescription	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	Values: ☐ If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type.	Enumerated	BorrowerCommunityNonProfitEmployer		Loan (Closing or Modification) .Origination Information
7/10/2018	173	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceOtherDescription	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	Values: ☐ See Tab 12-Phase 3 Additional Implementation Notes ☐ For an affordable Mortgage, purchase transaction, enter all.	Enumerated	BorrowerCommunityNonProfitEmployer		Loan (Closing or Modification) .Origination Information
11/7/2017	173	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceOtherDescription	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	BorrowerCommunityNonProfitEmployer		Loan (Closing or Modification) .Origination Information
6/27/2017	173	3/5/2018 1Q-2018	Revision	Enums	MESSAGE/DEAL_SETS/DEAL/EOANS/LOAN/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceOtherDescription	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 172-DownPaymentAmount>=1	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	OriginatingLender		Loan (Closing or Modification) .Origination Information

Appendix A - Freddie Mac XML Data Requirements
Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
3/28/2017	173	1Q 2018	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 172-DownPaymentAmount>=1	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	OriginatingLender		Loan (Closing or Modification tabs) Origination Information
12/13/2016	173	TBD	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	Borrower CommunityNonProfit Employer		Loan (Closing or Modification tabs) Origination Information
12/13/2012	173	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 172-DownPaymentAmount >= "1"	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification) Origination Information
5/14/2019	174	5/20/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentSourceType OtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	Values: ◊ If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type.	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingPro		Loan (Closing or Modification) Origination Information
11/7/2017	174	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentSourceType OtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingPro		Loan (Closing or Modification tabs) Origination Information
12/13/2012	174	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentSourceType OtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) Origination Information
5/14/2019	175	5/20/2019	Revision	Cond Dets Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Available Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	Values: ◊ If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type.	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) Origination Information
7/10/2018	175	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	Values: See Tab 12-Phase 3 Additional Implementation Notes ◊ For an affordable Mortgage purchase transaction, enter all	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) Origination Information
11/7/2017	175	3/5/2018	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	ForgivableSecuredLoan		Loan (Closing or Modification) Origination Information
11/7/2017	175	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) Origination Information
6/27/2017	175	3/5/2018 1Q-2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification) Origination Information
3/28/2017	175	1Q 2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification tabs) Origination Information
12/13/2016	175	TBD	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification tabs) Origination Information
8/22/2013	175	8/25/2014	Revision	• Cond Dets • Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 172-DownPaymentAmount >= "1" IF Sort ID 315-LoanPurposeType =	Values: See Tab 11-Phase 2 Additional Implementation Notes	Enumerated	EquityOnSoldProperty		Loan (Closing or Modification tabs) Origination Information
12/13/2012	175	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 172-DownPaymentAmount >= "1"	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification) Origination Information
5/14/2019	176	5/20/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentTypeOther Description	A free-form text field used to collect additional information when Other Type of Down Payment is selected	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: ◊ If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type.	Enumerated	AggregatedRemainingTypes Grant SecondaryFinancingClosedE		Loan (Closing or Modification) Origination Information
11/7/2017	176	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentTypeOther Description	A free-form text field used to collect additional information when Other Type of Down Payment is selected	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	AggregatedRemainingTypes Grant SecondaryFinancingClosedE		Loan (Closing or Modification) Origination Information
6/27/2017	176	3/5/2018 1Q-2018	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentTypeOther Description	A free-form text field used to collect additional information when Other Type of Down Payment is selected	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	Grant		Loan (Closing or Modification) Origination Information
3/28/2017	176	1Q 2018	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentTypeOther Description	A free-form text field used to collect additional information when Other Type of Down Payment is selected	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	Grant		Loan (Closing or Modification tabs) Origination Information
12/13/2016	176	TBD	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentTypeOther Description	A free-form text field used to collect additional information when Other Type of Down Payment is selected	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: See Tab 12-Phase 3 Additional Implementation Notes	Enumerated	AggregatedRemainingTypes Grant SecondaryFinancingClosedE		Loan (Closing or Modification tabs) Origination Information
12/13/2012	176	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/DOWN_PA	DOWN_PAYMEN	DownPaymentTypeOther Description	A free-form text field used to collect additional information when Other Type of Down Payment is selected	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) Origination Information
8/22/2013	194	5/19/2014	Revision	Screen	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/ OANS/LOAN/FORM_SPE	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Borrower paid discount points for this transaction		Amount 9.2			Loan (Closing or Modification) Note Information

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Issue Date	ULDDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
12/13/2012	194	8/25/2014	ULDDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPE	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI Ø	CR Ø	IF Borrower paid discount points for this transaction N/A	For Future Use.	Amount 9.2			Loan (Closing or Modification) .Underwriting / Credit
11/20/2018	195	11/5/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPE	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	Values: Ø For purchase transaction Mortgages , enter the purchase price of the property, net of any adjustments made for sales	Numeric 9			Loan (Closing or Modification) .Underwriting / Credit
11/20/2018	195	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPE	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	Values: Ø For purchase transaction Mortgages , enter the purchase price of the property, net of any adjustments made for sales	Numeric 9			Loan (Closing or Modification) .Underwriting / Credit
9/23/2014	208	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOA	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR R	IF calculated value ≥ 1.5000%	Values: Ø Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate	Percent 3.4			Loan (Closing or Modification) .Origination Information
8/22/2013	208	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOA	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF calculated value ≥ 1.5000%	Values: Ø Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate	Percent 3.4			Loan (Closing or Modification tabs) .Origination Information
3/26/2013	208	3/26/2013	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOA	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 208- HMDARateSpreadPercent- calculated value ≥ 1.5000%	Values: Ø Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate	Percent 3.4			Loan (Closing or Modification tabs) .Origination Information
12/13/2012	208	8/25/2014	Revision	• ULDDDS Cond • FRE Cond • Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOA	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR R	CR R	IF Sort ID 208- HMDARateSpreadPercent ≥ 1.5% Required for all loans	Values: Ø Enter the spread between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR).	Percent 3.4			Loan (Closing or Modification tabs) .Origination Information
3/26/2013	215	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter "Simple" unless otherwise permitted by Seller's negotiated term.	Enumerated	Simple		Loan (Closing or Modification) .Product Information
12/13/2012	215	8/25/2014	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter "SimpleCompound" unless otherwise permitted by Seller's negotiated term.	Enumerated	Compound		Loan (Closing or Modification tabs) .Product Information
8/22/2013	218	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 237- InterestOnlyIndicator = "true"	Not Used	YYYY-MM-DD			Loan (Closing or Modification) .Note Information
12/13/2012	218	8/25/2014	Revision	• ULDDDS Cond • FRE Cond • Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR Ø	CR Ø	IF Sort ID 237- InterestOnlyIndicator = "true" N/A		YYYY-MM-DD			Loan (Closing or Modification) .Underwriting / Credit
7/10/2018	221	1/1/2019	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 222- RelatedLoanInvestorType = "FRE" AND IF Applies	• Values: Ø This is the 9-digit Freddie Mac-supplied number assigned to the original Mortgage by the Seller when the Mortgage was	String 30			Loan (Closing or Modification) .Underwriting / Credit
7/10/2018	222	1/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF applies	Values: Ø Enter "FRE" for Freddie Mac-owned Converted Mortgages. Freddie Mac-owned "no cash-out" refinance	Enumerated	FRE Seller		Loan (Closing or Modification) .Underwriting / Credit
5/14/2019	233	5/14/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF exists	Values: Ø Enter "true" if permitted by the Seller's negotiated term. Ø Enter "true" if at the time of delivery, the Note is stored	Boolean	false true		Loan (Closing or Modification) .Note Information
7/10/2018	233	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF exists	Values: Ø Enter "true" if permitted by the Seller's negotiated term. Ø Enter "true" if at the time of delivery, the Note is stored	Boolean	false true		Closing .Note Information .Note Details
6/27/2017	233	3/5/2018 1Q 2018	ULDDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF exists	Values: Enter "true" if permitted by the Seller's negotiated term.	Boolean	false true		Closing .Note Information .Note Details
3/28/2017	233	1Q 2018	ULDDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR Ø	IF exists N/A	Values: Enter "true" if permitted by the Seller's negotiated term.	Boolean	false true		TBD
12/13/2016	233	TBD	ULDDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR Ø	CR Ø	IF exists N/A	Values: Enter "true" if permitted by the Seller's negotiated term.	Boolean	false true		TBD
12/13/2016	241	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	RelocationLoanIndicator	Indicates if the loan is part of a corporate relocation program.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter "false" unless the Mortgage is a fixed-rate Mortgage that complies with Guide Section 4.3-4.6202.3 relating to Relocation Mortgages.	Boolean	false true		Loan (Closing or Modification) .Underwriting / Credit
12/13/2016	243	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter "false" unless the Mortgage is a shared equity Mortgage that meets the requirements of Guide Section 2.5.5-4.204.5.	Boolean	false true		Loan (Closing or Modification) .Underwriting / Credit
3/28/2017	244	3/28/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Ø Enter the total number of financed 1-4 unit properties owned and/or obligated on across all borrowers on the loan.	Numeric 2			Loan (Closing or Modification) .Underwriting / Credit
9/23/2014	244	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DET	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Ø Enter the total number of financed 1-4 unit properties owned and/or obligated on across all borrowers on the loan.	Numeric 2			Loan (Closing or Modification tabs) .Underwriting / Credit

Appendix A - Freddie Mac XML Data Requirements

Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
3/26/2013	244	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DET	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the total number of financed 1-4 unit properties owned and/or obligated on across all borrowers on the loan. Do not include commercial properties.	Numeric 2			Loan (Closing or Modification tabs) Underwriting / Credit
12/13/2012	244	8/25/2014	ULDDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DET	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the total number of 1-4 unit properties owned across all borrowers on the loan. Do not include commercial properties.	Numeric 2			Loan (Closing or Modification tabs) Underwriting / Credit
7/10/2018	247	7/10/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_LEV	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND (Sort ID 326-	Values: Enter if the Indicator Score does not exist or is not usable.	Enumerated	InsufficientCreditHistorySignificantErrorsScore		Loan (Closing or Modification tabs) Underwriting / Credit
11/7/2017	247	3/5/2018	Revision	ULDDDS Cond	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_LEV	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND (Sort ID 326-	Values: Enter if the Indicator Score does not exist or is not usable.	Enumerated	InsufficientCreditHistorySignificantErrorsScore		Loan (Closing or Modification tabs) Underwriting / Credit
11/7/2017	249	11/7/2017	Revision	ULDDDS Cond	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_LEV	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue exists	Values: Enter if the Indicator Score exists.	Enumerated	AverageThenAverageMiddleOrLowerThenAverage		Loan (Closing or Modification tabs) Underwriting / Credit
11/7/2017	250	11/7/2017	Revision	ULDDDS Cond	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_LEV	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	SellerSpecific		Loan (Closing or Modification tabs) Underwriting / Credit
7/10/2018	251	7/10/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_LEV	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 247-LoanLevelCreditScoreImpairmentType does not exist AND Sort ID 611-	Definition: The related Guide Glossary term is "Indicator Score." Values: Enter if the Indicator Score exists.	Numeric 4			Loan (Closing or Modification tabs) Underwriting / Credit
11/7/2017	251	3/5/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_LEV	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 247-LoanLevelCreditScoreImpairmentType does not exist AND Sort ID 611-	Definition: The related Guide Glossary term is "Indicator Score." Values: Enter if the Indicator Score exists.	Numeric 4			Loan (Closing or Modification tabs) Underwriting / Credit
1/29/2014	251	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_LEV	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 247-LoanLevelCreditScoreImpairmentType does not exist AND Sort ID 611-	Definition: The related Guide Glossary term is "Indicator Score." Values: Enter if the Indicator Score exists.	Numeric 4			Loan (Closing or Modification tabs) Underwriting / Credit
12/13/2016	254	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: If there is no financed mortgage insurance, BaseLTVRatioPercent equals LTVRatioPercent. See Guide Section 27.1.4(a) 4701.2(a).	Percent 3.4			Loan (Closing or Modification tabs) Underwriting / Credit
11/20/2018	255	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: See Tab 12-Phase 3 Additional Implementation Notes The value used to determine the loan-to-value (LTV) ratio is	Percent 3.4			Loan (Closing or Modification tabs) Underwriting / Credit
9/23/2014	256	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/MATURITY/	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: For Balloon/Reset Mortgages, enter the Balloon Maturity Date -	YYYY-MM-DD			Loan (Closing or Modification tabs) Note Information
9/23/2014	257	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/MATURITY/	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter "60" for 5 Year Balloon/Reset Mortgages. Enter "84" for 7 Year Balloon/Reset Mortgages.	Numeric 3			Loan (Closing or Modification tabs) Note Information
6/27/2017	258.1	3/5/2018 1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/MATURITY/	MATURITY_RULE	BiweeklyComparableMonthlyMaturityDate	For a loan with scheduled biweekly payments this is the alternative maturity date if the loan had	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 270-PaymentFrequencyType = "Biweekly" AND Sort ID 232-	Value: Enter the maturity date based on a monthly repayment schedule as indicated on the Note.	YYYY-MM-DD			Loan (Closing or Modification tabs) Note Information
3/28/2017	258.1	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/MATURITY/	MATURITY_RULE	BiweeklyComparableMonthlyMaturityDate	For a loan with scheduled biweekly payments this is the alternative maturity date if the loan had	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 270-PaymentFrequencyType = "Biweekly" AND Sort ID 232-	Value: Enter the maturity date based on a monthly repayment schedule as indicated on the Note.	YYYY-MM-DD			TBD
12/13/2016	258.1	TBD	Net New		MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/MATURITY/	MATURITY_RULE	BiweeklyComparableMonthlyMaturityDate	For a loan with scheduled biweekly payments this is the alternative maturity date if the loan had	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 270-PaymentFrequencyType = "Biweekly" AND Sort ID 232-	Value: Enter the maturity date based on a monthly repayment schedule as indicated on the Note.	YYYY-MM-DD			TBD
12/13/2016	287	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICA	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the total number of monthly payments available from all Borrowers' reserves, as described in Guide Section	Numeric 3			Loan (Closing or Modification tabs) Underwriting / Credit
8/22/2013	287	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICA	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the total number of monthly payments of reserves available from all Borrowers' reserves, as described in Guide	Numeric 3			Loan (Closing or Modification tabs) Underwriting / Credit
3/26/2013	287	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICA	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the total number of months of reserves, as described in Guide Section 26.5, for all borrowers on the loan.	Numeric 3			Loan (Closing or Modification tabs) Underwriting / Credit
12/13/2012	287	8/25/2014	ULDDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICA	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the total number of months of reserves, as described in Guide Section 26.5, for all borrowers on the loan. For Future Use.	Numeric 3			Loan (Closing or Modification tabs) Underwriting / Credit
12/13/2016	290	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICA	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the monthly debt payment as defined in Guide Section 37.16. Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification tabs) Underwriting / Credit
9/16/2015	290	10/26/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICA	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the monthly debt payment as defined in Guide Section 37.16. Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification tabs) Underwriting / Credit

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Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
9/23/2014	290	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICATIO	QUALIFICATIO	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the monthly debt payment as defined in Guide Section 37.16. Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification tabs) Underwriting / Credit
7/10/2018	291	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICATIO	QUALIFICATIO	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the aggregate of the Sort ID 573- BorrowerQualifyingIncomeAmount stable-monthly-income-as-defined-in-Guide-Topic-5300-for all Borrowers. Round to the	Numeric 9			Loan (Closing or Modification) Underwriting / Credit
12/13/2016	291	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICATIO	QUALIFICATIO	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the aggregate of the stable monthly income as defined in Guide Topic Section 37.13 for all Borrowers. Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification tabs) Underwriting / Credit
9/23/2014	291	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICATIO	QUALIFICATIO	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the aggregate of the stable monthly income as defined in Guide Section 37.13 for all Borrowers. Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification tabs) Underwriting / Credit
7/10/2018	292	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICATIO	QUALIFICATIO	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the sum of the monthly charges for all-on-the-Borrowers' Primary Residence (regardless of property usage)	Numeric 9			Loan (Closing or Modification) Underwriting / Credit
12/13/2016	292	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICATIO	QUALIFICATIO	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the sum of the monthly charges on the Borrowers' Primary Residence (regardless of property usage type) as	Numeric 9			Loan (Closing or Modification tabs) Underwriting / Credit
9/23/2014	292	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICATIO	QUALIFICATIO	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the sum of the monthly charges on the Borrowers' Primary Residence (regardless of property usage type) as	Numeric 9			Loan (Closing or Modification tabs) Underwriting / Credit
3/26/2013	292	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/QUALIFICATIO	QUALIFICATIO	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the sum of the monthly charges on the Borrowers' Primary Residence (regardless of property usage type) as	Numeric 9			Loan (Closing or Modification tabs) Underwriting / Credit
9/23/2014	293	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 294-RefinanceCashOutDeterminationType = "CashOut"	Values: Format: Enter as a positive number.	Amount 9.2			Loan (Closing or Modification) Underwriting / Credit
3/26/2013	293	8/25/2014	ULDDDS "O" Activation	Format	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 294-RefinanceCashOutDeterminationType = "CashOut"	Values: Format: Enter as a positive number. Values: Enter the amount as directed in Guide Sections 24.6 or 24.7.	Amount 9.2			Loan (Closing or Modification tabs) Underwriting / Credit
12/13/2012	293	8/25/2014	ULDDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 294-RefinanceCashOutDeterminationType = "CashOut"	Values: Enter the amount as directed in Guide Sections 24.6 or 24.7. For Future Use.	Amount 9.2			Loan (Closing or Modification tabs) Underwriting / Credit
3/26/2013	311	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/SELECTED	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the date on which the interest rate reflected on the note was locked with the Borrower (not the correspondent bank).	YYYY-MM-DD			Loan (Closing or Modification) Origination Information
12/13/2012	311	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/SELECTED	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the date on which the interest rate reflected on the note was locked with the borrower (not the correspondent bank). The	YYYY-MM-DD			Loan (Closing or Modification tabs) Origination Information
11/20/2018	312	10/31/2018	Net New	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value of the index (Sort ID 110-IndexSourceType) used to generate either the final Truth-in-Lending statement or				Loan (Closing or Modification) Note Information
9/16/2015	312	10/3/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value of the index (Sort ID 110-IndexSourceType) used to generate either the final Truth-in-Lending statement or				Loan (Closing or Modification tabs) Note Information
9/23/2014	312	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value of the index (Sort ID 110-IndexSourceType) used to generate the final Truth-in-Lending statement.	Percent 3.4			Loan (Closing or Modification tabs) Note Information
8/22/2013	312	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value of the index (IndexSourceType) used to generate the final Truth-in-Lending statement (closing documents).	Percent 3.4			Loan (Closing or Modification tabs) Note Information
3/26/2013	312	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value of the index (IndexSourceType) at used to generate the closing documents, as disclosed on the final Truth-in-Lending (TILA) Disclosure statement	Percent 3.4			Loan (Closing or Modification tabs) Note Information
12/13/2012	312	8/25/2014	ULDDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the index at closing as disclosed on the final Truth-in-Lending (TILA) Disclosure statement	Percent 3.4			Loan (Closing or Modification tabs) Note Information
11/20/2018	320	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	Values: Enter values as specified on Tab 12-Phase 3 Additional Implementation Notes.	YYYY-MM-DD			Loan (Closing or Modification) Note Information
12/13/2016	321	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	Values: Enter the original interest rate as indicated on the Note unless the Mortgage is one of the following: For subsidy buydown Mortgages, enter the LP AUS Key	Percent 3.4			Loan (Closing or Modification) Note Information
11/7/2017	322	3/5/2018	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "LoanProspector" OR Sort	Values: Enter the LP AUS Key Number. For all Home Possible Mortgages, enter the LP AUS Key	String 20			Loan (Closing or Modification) Underwriting / Credit

Appendix A - Freddie Mac XML Data Requirements

Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDD Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDD Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
8/22/2013	322	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "LoanProspector"	Values: ♦ Enter the <i>LP Key Number</i> . ♦ For all Home Possible Mortgages, enter the LP Key	String 20			Loan (Closing or Modification tabs) .Underwriting / Credit
12/13/2012	322	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "LoanProspector"	Values: ♦ Enter the <i>LP Key Number</i> . ♦ For all Home Possible Mortgages, enter the LP Key	String 20			Loan (Closing or Modification tabs) .Underwriting / Credit
11/7/2017	325	3/5/2018	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType exists OR (Sort ID 326-	Values: ♦ Enter the applicable <i>Risk Class/Classification</i> for Loan Prospector® or <i>Loan Product Advisor</i> ® Mortgages.	Enumerated	A1Accept A2Accept Accept		Loan (Closing or Modification) .Underwriting / Credit
9/23/2014	325	7/28/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType exists AND the loan received a	Values: ♦ Enter the applicable <i>Risk Class/Classification</i> for Loan Prospector® Mortgages	Enumerated	A1Accept A2Accept Accept		Loan (Closing or Modification tabs) .Underwriting / Credit
12/13/2012	325	8/25/2014	Revision	Format	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType exists	Values: ♦ Enter the applicable <i>Risk Class/Classification</i> for Loan Prospector® Mortgages.	Enumerated String-50			Loan (Closing or Modification tabs) .Underwriting / Credit
6/27/2017	326	3/5/2018 1Q-2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 328-LoanManualUnderwritingIndicator = "false"	Values: ♦ For Loan Prospector Mortgages , enter "LoanProspector." ♦ Enter "Other" if "FirstMortgageCreditScore" is permitted by	Enumerated	Assetwise Capstone Clues		Loan (Closing or Modification) .Underwriting / Credit
3/28/2017	326	1Q 2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 328-LoanManualUnderwritingIndicator = "false"	Values: ♦ For Loan Prospector Mortgages , enter "LoanProspector." ♦ Enter "Other" if "FirstMortgageCreditScore" is permitted by	Enumerated	Assetwise Capstone Clues		Loan (Closing or Modification) .Underwriting / Credit
6/27/2017	327	3/5/2018 1Q-2018	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "Other"	Values: ♦ Enter "FirstMortgageCreditScore" if permitted by <i>Seller's</i> negotiated term.	Enumerated	LoanProductAdvisor		Loan (Closing or Modification) .Underwriting / Credit
3/28/2017	327	1Q 2018	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "Other"	Values: ♦ Enter "FirstMortgageCreditScore" if permitted by <i>Seller's</i> negotiated term.	Enumerated	LoanProductAdvisor		Loan (Closing or Modification) .Underwriting / Credit
12/13/2016	327	TBD	Revision	Enums	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting	SubjectLoan	AtClosing (Non-Mods) OR	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "Other"	Values: Enter "FirstMortgageCreditScore" if permitted by <i>Seller's</i> negotiated term.	Enumerated	LoanProductAdvisor		Loan (Closing or Modification tabs) .Underwriting / Credit
11/7/2017	328	11/7/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR	N/A	R	R	Required for all loans	• Definition: The related Guide Glossary term is " <i>Manually Underwritten Mortgage.</i> " • Values:	Boolean	false true		Loan (Closing or Modification) .Underwriting / Credit
11/20/2018	332.1	11/20/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT	INTEREST_RATE_PER_CHANGE_ADJUSTMENT	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-	Parent Container: Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers:	Enumerated	First Subsequent		Loan (Closing) .Note Information .ARM Details
12/13/2012	332.1	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT	INTEREST_RATE_PER_CHANGE_ADJUSTMENT	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Parent Container: Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers:	Enumerated	First Subsequent		Loan (Closing Tab) .Note Information .ARM Details
11/20/2018	332.2	11/20/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT	INTEREST_RATE_PER_CHANGE_ADJUSTMENT	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-	Values: ♦ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate	Numeric 3			Loan (Closing) .Note Information .ARM Details
12/13/2012	332.2	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT	INTEREST_RATE_PER_CHANGE_ADJUSTMENT	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Values: ♦ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate	Numeric 3			Loan (Closing Tab) .Note Information .ARM Details
3/26/2013	335	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	CI	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-	Values: Enter " <i>Simple</i> " unless otherwise permitted by <i>Seller's negotiated term.</i>	Enumerated	Simple		Loan (Closing) .Product Information .Product Details
12/13/2012	335	8/25/2014	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	R	R	Required for all loans	Values: Enter " <i>Compound</i> " unless otherwise permitted by <i>Seller's negotiated term.</i>	Enumerated	Compound		Loan (Closing) .Product Information .Product Details
12/13/2012	336.1	8/25/2014	Revision	• ULDD Cond • FRE Cond • Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/INTEREST_Y	INTEREST_ONLY	InterestOnlyTermMonthsCount	Then number of months the loan remains interest only.	SubjectLoan	AtClosing (Mods)	N/A	O CI	O CR	N/A IF MortgageModificationIndicator = "true" AND-	Not Used Note on Value: Enter the original interest only term of the loan prior to modification.	Numeric 3			N/A
11/20/2018	337.1	11/20/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-	• Definition: The related Guide Glossary term is " <i>Initial Period.</i> " • Values: Enter the <i>Initial Period</i> of the original <i>Mortgage</i> prior	Numeric 3			Loan (Closing) .Note Information .ARM Details
12/13/2012	337.1	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	• Definition: The related Guide Glossary term is " <i>Initial Period.</i> " • Values: Enter the <i>Initial Period</i> of the original <i>Mortgage</i> prior	Numeric 3			Loan (Closing Tab) .Note Information .ARM Details
9/16/2015	338	7/15/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Values: ♦ Enter the original <i>Note</i> Date of the modified <i>Mortgage</i> . ♦ For <i>Construction Conversion</i> or <i>Renovation Mortgages</i>	YYYY-MM-DD			N/A
9/16/2015	345	7/15/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAAL/SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Values: ♦ Enter the original lien priority of the <i>Mortgage</i> prior to modification.	Enumerated	FirstLien		Loan (Closing) .Product Information .Product Details

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Issue Date	ULDD Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDD Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
12/13/2012	348	8/25/2014	Revision	• ULDD Cond • FRE Cond • Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type	SubjectLoan	AtClosing (Mods)	N/A	O CR	O CR	N/A IF MortgageType = "Other"	Not Used	Enumerated	PublicAndIndianHousing	This data point NOT required to	Loan (Closing) .Product Information .Product Details
9/16/2015	349	7/15/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: ◊ Enter the original Note amount of the <i>Mortgage</i> prior to modification.	Amount 9.2			Loan (Closing) .Note Information .Note Details
9/16/2015	350	7/15/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: Enter the original <i>Note Date</i> . ◊ For <i>Construction Conversion or Renovation Mortgages</i> with Modification Documentation, enter the original Note Date	YYYY-MM-DD			Loan (Closing) .Note Information .Note Details
12/13/2016	351	12/13/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231-	• Values: Enter the <i>Interest Rate</i> as indicated on the original Note. • Format: The only reasonable values supported at this time are	Percent 3.4			Loan (Closing) .Note Information .Note Details
11/7/2017	354	11/7/2017	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTME	RATE_OR_PAYMENT_CHANGE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	CR CI	CR	IF Sort ID 232- ConvertibleIndicator = "true"	• Definition: Use for all convertible loans, not just ARM to Fixed. • Values: Enter "Exercised" when the conversion option has	Enumerated	Active Exercised Expired		Loan (Current) .Product Information .Conversion Details
5/14/2019	363	5/1/2019	Revision	Cond Dets Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_DETAILS	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND delivered through Cash-Released XChange™ OR	Values: ◊ For <i>Mortgages</i> with Escrow accounts sold through <i>Cash-Released XChange™</i> , enter the <i>Escrow</i> balance amount.	Amount 9.2			Loan (Current) .Origination Information .Escrow Details
11/20/2018	363	11/20/2018	Revision	Cond Dets Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_DETAILS	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND delivered through	Values: ◊ For <i>Mortgages</i> with Escrow accounts sold through <i>Cash-Released XChange™</i> , enter the <i>Escrow</i> balance amount.	Amount 9.2			Loan (Current) .Origination Information .Escrow Details
7/10/2018	363	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_DETAILS	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true"	Values: ◊ For <i>Mortgages</i> with Escrow accounts sold through the- <i>Servicing-Released Sales Process (Cash Servicing-Released</i>	Amount 9.2			Loan (Current) .Origination Information .Escrow Details
6/27/2017	363	3/5/2018 1Q 2018	ULDD "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_DETAILS	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true"	Values: ◊ For <i>Mortgages</i> with Escrow accounts sold through the- <i>Servicing-Released Sales Process (Cash Servicing-Released</i>	Amount 9.2			Loan (Current) .Origination Information .Escrow Details
3/28/2017	363	1Q 2018	ULDD "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_DETAILS	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR Ø	IF Sort ID 234-EscrowIndicator = "true" For Future Use	Values: ◊ For <i>Mortgages</i> with Escrow accounts sold through the- <i>Servicing-Released Sales Process (Cash Servicing-Released</i>	Amount 9.2			TBD
12/13/2016	363	TBD	ULDD "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_DETAILS	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR Ø	IF Sort ID 234-EscrowIndicator = "true" For Future Use	Values: ◊ For <i>Mortgages</i> with Escrow accounts sold through the- <i>Servicing-Released Sales Process (Cash Servicing-Released</i>	Amount 9.2			TBD
5/14/2019	364	3/25/2019	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_ITEM_DETAILS	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 366- EscrowMonthlyPaymentAmount ≥ "1"	Values: ◊ Enter the applicable value for each insurance or tax to be paid from Escrow.	Enumerated	See Tab 8-Enumerations		Loan (Current) .Origination Information .Escrow Details
7/10/2018	364	TBD	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_ITEM_DETAILS	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 366- EscrowMonthlyPaymentAmount ≥ "1"	Values: ◊ Enter the applicable value for each insurance or tax to be paid from Escrow.	Enumerated	TownPropertyTax VillagePropertyTax WindstormInsurance		Loan (Current) .Origination Information .Escrow Details
5/14/2019	365	3/25/2019	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_ITEM_DETAILS	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 364-EscrowItemType = "Other"	Values: Enter "Leasehold" if permitted by <i>Seller's</i> negotiated term.	Enumerated	See Tab 8-Enumerations		Loan (Current) .Origination Information .Escrow Details
7/10/2018	365	TBD	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_ITEM_DETAILS	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 364-EscrowItemType = "Other"	Values: Enter "Leasehold" if permitted by <i>Seller's</i> negotiated term.	Enumerated	See Tab 8-Enumerations		Loan (Current) .Origination Information .Escrow Details
7/10/2018	366	7/10/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ES	ESCROW_ITEM_DETAILS	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND loan delivered through the- <i>Cash Servicing-</i>	• Values: Enter the amount for the associated EscrowItem Type. • Format: If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00."	Amount 9.2			Loan (Current) .Origination Information .Escrow Details
11/7/2017	376	11/7/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/INVESTOR	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 89- PropertyValuationMethodType = "None"	Values: ◊ Enter "PropertyInspectionAlternative" if assessed through <i>Loan Product Advisor Proscpector® (LPA)</i> and permitted by	Enumerated	Form2070 Form2075 PropertyInspectionAlternative		Loan (Current) .Product Information .Product Details
3/28/2017	376	3/28/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/INVESTOR	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 89- PropertyValuationMethodType = "None"	Values: ◊ Enter "PropertyInspectionAlternative" if assessed/evaluated- <i>through Loan Proscpector® (LP)</i> and permitted by LP.	Enumerated	Form2070 Form2075 PropertyInspectionAlternative		Loan (Current) .Product Information .Product Details
5/29/2019	378	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/INVESTOR	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	R	R	Required for all loans	Values: The value must always be "100".	Percent 3.4			Loan (Current) .Product Information .Product Details
9/23/2014	385	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/INVESTOR	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the	SubjectLoan	Current	N/A	CI	R	Required for all loans	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Amount 9.2			Loan (Current) .Payment Information .Payment Details
9/16/2015	386	7/15/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/INVESTOR	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	SubjectLoan	Current	N/A	CR	CR	IF applies	• Values: ◊ Enter the value as permitted by Seller's negotiated term. ◊ Enter in basis points, the increase or decrease amount of the				Loan (Current) .Execution Information .Loan Level
3/28/2017	398.1	6/5/2017	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DET	LOAN_DETAILS	WarehouseLenderIndicating	An indicator denoting whether a Warehouse Bank is involved in the mortgage loan transaction through a	SubjectLoan	Current	N/A	CR CR	R CR	* Required for all loans on and after the ULDD Phase 3 mandate IF Applies	• Values: Enter "true" if the Mortgage was subject to a warehouse financing arrangement at delivery. • Definition: The related Guide Glossary term is "Pledged.	Boolean	false true		Party Party Information .Warehouse Lender

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Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
12/13/2016	398.1	2Q 2017	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER_DETAIL	LOAN_DETAIL	WarehouseLenderIndicator	An indicator denoting whether a Warehouse Bank is involved in the mortgage loan transaction through a	SubjectLoan	Current	N/A	CR	CR	IF Applies	Values: Enter "true" if a Warehouse Lender was involved in the transaction at the time of loan delivery.	Boolean	false true		N/A
6/27/2017	400.1	3/5/2018 1Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER	InvestorLoanIdentifier	Account number assigned by the investor used for tracking on the investors systems.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A
3/28/2017	400.1	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER	InvestorLoanIdentifier	Account number assigned by the investor used for tracking on the investors systems.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A
5/29/2019	401	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	CR	IF loan is registered with MERS	Parent Container: See note for Sort ID 400. Format: Valid values may not exceed 18 characters. Values: If Sort ID 233-ENoteIndicator = "True", a MERS MIN	String 30			Top of Screen MERS MIN Identifier
11/20/2018	401	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	CR	IF loan is registered with MERS	Parent Container: See note for Sort ID 400. Format: Valid values may not exceed 18 characters. Values: If Sort ID 233-ENoteIndicator = "True", a MERS MIN	String 30			Top of Screen MERS MIN Identifier
5/29/2019	402	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters. Values: Enter the Seller Loan Identifier, and not the Freddie	String 30		Required to save the file in the Loan	Top of Screen Seller Loan Identifier*
5/29/2019	403	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the	SubjectLoan	Current	N/A	CR	CR	IF applies	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters.	String 45			Loan (Current) Product Information Product Details
11/20/2018	403	5/20/2019	Revision	ULDDS Format	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the	SubjectLoan	Current	N/A	CR	CR	IF applies	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters.	String 45 String-30			N/A
11/7/2017	403	11/7/2017	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the	SubjectLoan	Current	N/A	CR	CR	IF applies	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters.	String 30			N/A
6/27/2017	403.1	3/5/2018 1Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifier	The value of the identifier for the specified type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 403.2-LoanIdentifierType = "UniversalLoan"		String 45			N/A
3/28/2017	403.1	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifier	The value of the identifier for the specified type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 403.2-LoanIdentifierType = "UniversalLoan"		String 45			TBD
12/13/2016	403.1	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifier	The value of the identifier for the specified type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 403.2-LoanIdentifierType = "UniversalLoan"		String 45			TBD
8/22/2013	403.1	8/22/2013	Removal	Deferred to Phase 3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifierValueType	Specifies the purpose of a commitment number in a mortgage loan transaction.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A
12/13/2012	403.1	8/25/2014	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifierValueType	Specifies the purpose of a commitment number in a mortgage loan transaction.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			Loan (Current) Product Information Product Details
5/29/2019	403.2	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	UniversalLoan		Top of Screen Universal Loan Identifier
6/27/2017	403.2	3/5/2018 1Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	UniversalLoan		TBD
3/28/2017	403.2	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	UniversalLoan		TBD
12/13/2016	403.2	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDE	LOAN_IDENTIFIER_EXTENSIO	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	IF Applies		Enumerated	UniversalLoan		N/A
5/14/2019	404	6/24/2019	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◇ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or	Enumerated	See Tab 8-Enumerations ChattelMortgage		Loan (Current) Product Information Product Details
6/27/2017	404	3/5/2018 1Q-2018	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◇ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or	Enumerated	HomePossibleHomeReady		Loan (Current) Product Information Product Details
3/28/2017	404	1Q 2018	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	HomePossibleHomeReady		
12/13/2016	404	3/2/2016	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◇ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or				Loan (Current Tab) Product Information Product Details

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Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
12/13/2016	404	TBD	Revision	Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	HomePossibleHomeReady		Loan (Current Tab) Product Information Product Details
4/9/2015	404	TBD 5/11/2015	Effective Date	Enum	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	HFAPreferred		Loan (Current Tab) Product Information Product Details
12/15/2014	404	11/24/2014	Revision	Enum	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◊ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or	Enumerated	HomePossibleNeighborhoodSolutionMortgage		Loan (Current Tab) Product Information Product Details
12/15/2014	404	3/23/2015	Revision	Enum	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◊ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or	Enumerated	HomePossibleAdvantageHomePossibleAdvantageHFA		Loan (Current Tab) Product Information Product Details
12/15/2014	404	TBD	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	For Future Use	Enumerated	HFAPreferred		Loan (Current Tab) Product Information Product Details
8/22/2013	404	10/21/2013	Revision	Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PRO	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◊ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or	Enumerated	AlternateRequirementsDeskTopUnderwriter		Loan (Current Tab) Product Information Product Details
4/9/2015	412	4/9/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 429-PrimaryMIAbsenceReasonType	Values: Enter a value between 5 and 10 characters as defined in Guide Exhibit 10.	String 50			Loan (Current) Mortgage Insurance Information
9/23/2014	413	5/5/2015	Revision	Enum	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter a valid insurer from Guide Exhibit 10.	Enumerated	CMG Essent Genworth		Loan (Current) Mortgage Insurance Information
9/23/2014	414	10/20/2014	Revision	Enum	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"		Enumerated	ArchMI CAHLIF CMGPreSep94		Loan (Current) Mortgage Insurance Information
3/26/2013	414	4/1/2013	Revision	Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"		Enumerated	NMI		Loan (Current Tab) Mortgage Insurance Information
12/13/2016	416	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter the percent of the Note amount covered by the Mortgage insurance for conventional (non-governmental) loans. See Guide Section 27.4.4701.1 for required coverage levels.	Percent 3.4			Loan (Current) Mortgage Insurance Information
3/26/2013	416	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter the percent of the Note amount covered by the Mortgage insurance for conventional (non-governmental) loans. See Guide Section 27.1 for required coverage levels.	Percent 3.4			Loan (Current Tab) Mortgage Insurance Information
11/20/2018	429	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not	Values: ◊ Enter "NoMIBasedOnOriginalLTV" if the LTV is less than or equal to 80% and the subject loan is not required to have	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV		Loan (Current) Mortgage Insurance Information
7/10/2018	429	1/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not	Values: ◊ Enter "Other" for Relief Refinance -Open Access, Relief Refinance-Same Servicer, OR Enhanced Relief Refinance	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV		Loan (Current) Mortgage Insurance Information
7/10/2018	430	1/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/	MI_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 429-PrimaryMIAbsenceReasonType = "Other"	Values: ◊ Enter "NoMIBasedOnMortgageBeingRefinanced" for Relief Refinance -Open Access, Relief Refinance-Same Servicer,	Enumerated	IndemnificationInLieuOfMI NoMIBasedOnInvestorRequirements		Loan (Current) Mortgage Insurance Information
12/13/2016	440	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	R	R	Required for all loans	• Definition: The related Guide Glossary term is "DDLPI (Due Date of Last Paid Installment -DDLPI)." • Values: See Tab 11-Phase 2 Additional Implementation	YYYY-MM-DD			Loan (Current) Payment Information Payment Details
9/23/2014	440	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	R	R	Required for all loans	• Definition: The related Guide Glossary term is "Due Date of Last Paid Installment (DDLPI)." • Values: See Tab 11-Phase 2 Additional Implementation	YYYY-MM-DD			Loan (Current Tab) Payment Information Payment Details
8/22/2013	442	5/19/2014	Revision	Screen	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans		Amount 9.2			Loan (Current) Payment Information Payment Details
12/13/2012	442	8/25/2014	Revision	• ULDDS Cond • FRE Cond • Cond Dets	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans IF loan is delinquent		Amount 9.2			Loan (Current Tab) Payment Information Other-Payment Details (H)
7/10/2018	451	1/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: ◊ Enter "TexasEquity" for Texas Equity Section 50(a)(6) Mortgages.	Enumerated	EnhancedReliefRefinance RefiPlus ReliefRefinanceOpenAccess		Loan (Current) Product Information Product Details
11/7/2017	451	1/1/2019 TBD	Revision	Effective Date	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: Enter "TexasEquity" for Texas Equity Section 50(a)(6) Mortgages.	Enumerated	EnhancedReliefRefinance		Loan (Current) Product Information Product Details
3/28/2017	451	TBD 10/4/2017	Revision	Enums	MESSAGE/DEAL_SETS/DEAL/EAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: Enter "TexasEquity" for Texas Equity Section 50(a)(6) Mortgages.	Enumerated	EnhancedReliefRefinance		Loan (Current) Product Information Product Details

Appendix A - Freddie Mac XML Data Requirements

Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDD Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDD Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
12/13/2016	451	10/1/2017	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/SELECTED	LOAN_PRODUC T_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLo an	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: Enter "TexasEquity" for <i>Texas Equity Section 50(a)(6) Mortgages.</i>	Enumerated	EnhancedReliefRefinance		Loan (Current Tab) .Product Information .Product Details
8/22/2013	458.1	8/22/2013	Removal	Deferred-to-Phase-3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/EXTENSIO	CONTRACT_VA RIANCE	ContractVarianceCode	A code assigned by the contracting system identifying a variance from the master contract.	SubjectLo an	Current	N/A	CI	Q	N/A	Not Used	String 30			N/A
12/13/2012	458.1	8/25/2014	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/EXTENSIO	CONTRACT_VA RIANCE	ContractVarianceCode	A code assigned by the contracting system identifying a variance from the master contract.	SubjectLo an	Current	N/A	CI	Q	N/A	Not Used	String 30			N/A
3/26/2013	463	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/INTEREST	INTEREST_CAL CULATION_RU LE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLo an	AtConversi on	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the interest calculation type of the <i>Converted Mortgage.</i>	Enumerated	Simple		Loan (Conversion) .Product Information .Product Details
12/13/2012	463	8/25/2014	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/INTEREST	INTEREST_CAL CULATION_RU LE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLo an	AtConversi on	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the interest calculation type of the <i>Converted Mortgage.</i>	Enumerated	Compound		Loan (Conversion Tab) .Product Information .Product Details
3/26/2013	473	8/25/2014	Revision	• Cond Dets • FRE Cond • ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MO RTGAGE	MortgageTypeOtherDescrip tion	A free-form text field used to collect additional information or a description of the mortgage type	SubjectLo an	AtConversi on	N/A	O CI	O CR	N/A IF Sort ID 472-MortgageType = "Other"		Enumerated			N/A
12/13/2016	476	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MO RTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLo an	AtConversi on	N/A	CR	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	• Values: Enter the interest rate of the resulting converted <i>Note</i> in effect as of the <i>Conversion Date.</i> • Format: The only reasonable values supported at this time are	Percent 3.4		If the condition is met,	Loan (Conversion) .Conversion Information .Note Rate Percent
12/13/2012	510	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLo an	Current	N/A	CR CI	CR	IF subject loan has secondary financing	FRE Conditionality: ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or	Enumerated			Loan (Current) .Secondary Financing / Related Loan Information
9/23/2014	511	5/5/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/HELOC/HEL	HELOC_OCCUR RENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	RelatedLo an	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the HELOC maximum <u>credit line balance amount in effect</u> as of the <i>Note Date</i> of the <i>First Lien Mortgage.</i> <u>If the</u>	Amount 9.2			Loan (Current) .Secondary Financing / Related Loan Information
12/13/2012	511	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/HELOC/HEL	HELOC_OCCUR RENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	RelatedLo an	Current	N/A	CR CI	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the HELOC maximum balance amount in effect as of the <i>Note Date</i> of the <i>First Lien Mortgage.</i>	Amount 9.2			Loan (Current Tab) .Secondary Financing / Related Loan Details
12/13/2012	512	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/HELOC/HEL	HELOC_OCCUR RENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	RelatedLo an	Current	N/A	CR CI	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the disbursed amount (used portion) as of the <i>Note Date</i> of the <i>First Lien Mortgage.</i> <u>not the maximum credit line</u>	Amount 9.2			Loan (Current) .Secondary Financing / Related Loan Information
12/13/2012	513	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DET	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	RelatedLo an	Current	N/A	CR CI	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: ◊ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd"	Boolean			Loan (Current) .Secondary Financing / Related Loan Information
12/13/2012	513	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DET	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	RelatedLo an	Current	N/A	CR CI	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: ◊ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd"	Boolean			TBD
6/27/2017	513.1	3/5/2018 1Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DET	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	RelatedLo an	Current	N/A	CR	CR	IF Sort ID 517-LienPriorityType exists	Values: Enter "false" unless secondary financing is an <u>Affordable Second.</u>	Boolean	false true		Property .Property Information .Secondary
3/28/2017	513.1	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DET	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	RelatedLo an	Current	N/A	CR	CR	IF Sort ID 517-LienPriorityType exists	Values: Enter "false" unless secondary financing is an <u>Affordable Second.</u>	Boolean	false true		TBD
12/13/2016	513.1	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DET	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	RelatedLo an	Current	N/A	CR	CR	IF Sort ID 517-LienPriorityType exists	Values: Enter "false" unless secondary financing is an <u>Affordable Second.</u>	Boolean	false true		TBD
12/13/2012	514	8/25/2014	Revision	• ULDD Cond • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_STA	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLo an	Current	N/A	CR CI	CR	IF Sort ID 515-LoanStateType exists	• FRE Conditionality: ◊ IF Sort ID 153 OR Sort ID 176 = "SecondaryFinancingClosedEnd" OR	YYYY-MM-DD			N/A
12/13/2012	515	8/25/2014	Revision	• ULDD Cond • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_STA	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLo an	Current	N/A	CR CI	CR	IF subject loan has secondary financing	FRE Conditionality: ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or	Enumerated			Loan (Current)
8/22/2013	516	5/19/2014	Revision	Screen	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/PAYMENT/	PAYMENT_SU MMARY	UPBAmount	The current unpaid principal balance on the loan.	RelatedLo an	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "false"	Values: ◊ Enter the balance of the closed-end subordinate <i>Mortgage.</i> ◊ Value must be ≥ to Sort ID 151-	Amount 9.2			Loan (Current) .Secondary Financing / Related Loan Information
12/13/2012	516	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/PAYMENT/	PAYMENT_SU MMARY	UPBAmount	The current unpaid principal balance on the loan.	RelatedLo an	Current	N/A	CR CI	CR	IF Sort ID 513-HELOCIndicator = "false"	Values: ◊ Enter the balance of the closed-end subordinate <i>Mortgage</i>	Amount 9.2			Loan (Current Tab) .Secondary Financing / Related Loan Details
12/13/2012	517	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MO RTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLo an	Current	N/A	CR CI	CR	IF Sort ID 510-LoanRoleType = "Related" AND Sort ID 515-LoanStateType = "Current"	Values: There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current".	Enumerated			Loan (Current) .Secondary Financing / Related Loan Information
12/13/2012	519	8/25/2014	Revision	ULDD Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF	TERMS_OF_MO RTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	RelatedLo an	Current	N/A	CR CI	CR	IF Sort ID 510-LoanRoleType = "Related" AND Sort ID 515-LoanStateType = "Current"	Values: Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated			Loan (Current) .Secondary Financing / Related Loan Information

Appendix A - Freddie Mac XML Data Requirements
Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
12/15/2014	525	5/5/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser"	Values: ◊ Enter the state license number of the appraiser who completed the final estimate of value.	String 50			Party ..Party Information ..Appraiser Details
9/23/2014	525	5/5/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser"	Values: ◊ Enter the state license number of the appraiser who completed the final estimate of value.	String 50			Party ..Party Information ..Appraiser Details
3/26/2013	525	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser"	Values: ◊ Enter the state license number of the appraiser who completed the final estimate of value.	String 50			Party ..Party Information ..Appraiser Details
12/13/2012	525	8/25/2014	Revision	• Cond Dets • Format	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser"-AND- (PropertyValuationMethodType = "Appraiser"	Values: ◊ Enter the state license number of the appraiser who completed the final estimate of value.	String 50 String-21			Party ..Party Information ..Appraiser Details
12/13/2012	528	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party	N/A	N/A	Appraiser	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =		Enumerated			N/A
12/15/2014	534	5/5/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser Supervisor	CR	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	Values: ◊ Enter the state license number of the supervisor who signed the appraisal.	String 50			Party ..Party Information ..Appraiser Details
3/26/2013	534	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser Supervisor	CR	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	Values: ◊ Enter the state license number of the supervisor who signed the appraisal.	String 50			Party ..Party Information ..Appraiser Details
12/13/2012	534	8/25/2014	Revision	Format	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser Supervisor	CR	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor"-AND- supervisor signed appraisal	Values: ◊ Enter the state license number of the appraiser who completed the final estimate of value.	String 50 String-21			Party ..Party Information ..Appraiser Details
12/13/2012	537	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party	N/A	N/A	Appraiser Supervisor	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType =		Enumerated	IF the condition is met for the	N/A	
8/22/2013	540	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/INDIVID	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545- LegalEntityType does not exist		String 30	IF the condition is met for the	Borrower ..Borrower Information ..Borrower	
8/22/2013	541	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/INDIVID	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545- LegalEntityType does not exist		String 35		Borrower ..Borrower Information ..Borrower	
8/22/2013	542	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/INDIVID	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545- LegalEntityType does not exist		String 30		Borrower ..Borrower Information ..Borrower	
8/22/2013	543	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/INDIVID	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545- LegalEntityType does not exist		String 4		Yes IF the primary borrower is	Borrower ..Borrower Information ..Borrower
8/22/2013	544	8/25/2014	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/LEGAL_	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545- LegalEntityType exists Borrower-	Values: • Enter the complete, unparsed name of the non-individual title holder of the <i>Mortgaged Premises</i> unless the <i>Borrower</i> is a	String 100			Borrower ..Borrower Information ..Borrower
8/22/2013	545	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/LEGAL_	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter "Other" if the non-individual title holder of the <i>Mortgaged Premises</i> is a living trust, land trust, Illinois land trust, or Native American Tribe or Tribal Organization.	Enumerated			Borrower ..Borrower Information ..Borrower
8/22/2013	546	8/25/2014	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/LEGAL_	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	CR	CR	IF Sort ID 545-LegalEntityType = "Other"	Values: Enter the applicable value for the non-individual title holder of the Mortgaged Premises.	Enumerated	IllinoisLandTrust LandTrust		Borrower ..Borrower Information ..Borrower
12/13/2012	546	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/LEGAL_	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	CR	CR	IF Sort ID 545-LegalEntityType = "Other"	Values: Enter the applicable value for the non-individual title holder of the Mortgaged Premises.	Enumerated			Borrower ..Borrower Information ..Borrower Tab
3/26/2013	548	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ADDRES	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAs	•Format: Two lines are no longer available, but this field has been lengthened from 25 to 100 characters.	String 100			Borrower ..Borrower Information ..Borrower
12/13/2012	555	8/25/2014	Revision	Format	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ADDRES	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAs	Values: Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at	Enumerated String-2			Borrower ..Borrower Information ..Borrower
9/16/2015	560	9/16/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ADDRES	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAs	Values: ◊ If the Borrower's mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort				Borrower ..Borrower Information ..Borrower
8/22/2013	560	8/22/2013	Revision	ULDDS Format	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ADDRES	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAs	Values: ◊ If the Borrower's mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort	Enumerated String-2			Borrower ..Borrower Information ..Borrower Tab
2/21/2018	567	3/5/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	BORROWER_DETAILS	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID		Numeric 3			Borrower ..Borrower Information ..Borrower

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Issue Date	ULDDIS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDIS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDIS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
8/22/2013	567	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID		Numeric 3			Borrower..Borrower Information..Borrower Tab
2/21/2018	568	3/5/2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID		YYYY-MM-DD			Borrower..Borrower Information..Borrower
8/22/2013	568	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID		YYYY-MM-DD			Borrower..Borrower Information..Borrower Tab
4/9/2015	572	4/9/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType =	Values: Enter "true" if the mailing address of the primary Borrower or Underwritten Settlor, as applicable, is the same as the Mortgaged Premises.	Boolean	false true		Borrower..Borrower Information..Borrower
7/10/2018	573	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter the stable monthly income, as defined in Guide Topic 5300Section 5304+, for each qualifying Borrower .	Numeric 9			Borrower..Borrower Information..Borrower
12/13/2016	573	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter the stable monthly income, as defined in Guide Section 37.135301.1, for each qualifying Borrower .	Numeric 9			Borrower..Borrower Information..Borrower Tab
8/22/2013	573	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID	Values: Enter the stable monthly income, as defined in Guide Section 37.13, for each qualifying Borrower .	Numeric 9			Borrower..Borrower Information..Borrower Tab
5/14/2019	576	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter the applicable value as required for Home Possible Mortgages, HomeOne™ Mortgages, loans where all Borrowers	Enumerated	GovernmentAgency HUDApprovedCounselingAgency		Borrower..Borrower Information..Borrower
11/20/2018	576	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter the applicable value as required for Home Possible Mortgages, HomeOne™ Mortgages, or as required in Seller's	Enumerated	GovernmentAgency HUDApprovedCounselingAgency		Borrower..Borrower Information..Borrower
7/10/2018	576	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter the applicable value as required for Home Possible Mortgages, HomeOne™ Mortgages, or as required in Seller's	Enumerated	GovernmentAgency HUDApprovedCounselingAgency		Borrower..Borrower Information..Borrower Tab
8/22/2013	576	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID	Values: Enter the applicable value as required for Home Possible Mortgages, or as required in Seller's negotiated term.	Enumerated			Borrower..Borrower Information..Borrower Tab
5/14/2019	577	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation	N/A	N/A	Borrower	CR	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	Values: Enter "BorrowerDidNotParticipate" if the referenced Borrower did not participate in homeownership education, and	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		Borrower..Borrower Information..Borrower
7/10/2018	577	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation	N/A	N/A	Borrower	CR	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	Values: Enter "BorrowerDidNotParticipate", "MortgageInsuranceCompany", or "NonProfitOrganization" as	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		Borrower..Borrower Information..Borrower
5/14/2019	578	5/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter the applicable value as required for Home Possible Mortgages, HomeOne™ Mortgages, loans where all Borrowers	Enumerated	BorrowerEducationNotRequired Classroom		Borrower..Borrower Information..Borrower
11/20/2018	578	11/20/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter the applicable value as required for Home Possible Mortgages, HomeOne™ Mortgages, or as required in Seller's	Enumerated	BorrowerEducationNotRequired Classroom		Borrower..Borrower Information..Borrower
7/10/2018	578	7/10/2018	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter the applicable value as required for Home Possible Mortgages, HomeOne™ Mortgages, or as required in Seller's	Enumerated	BorrowerEducationNotRequired Classroom		Borrower..Borrower Information..Borrower
8/22/2013	578	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID	Values: Enter the applicable value as required for Home Possible Mortgages, or as required in Seller's negotiated term.	Enumerated			Borrower..Borrower Information..Borrower Tab
1/29/2014	580	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also	N/A	N/A	Borrower	CR	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData" AND Sort ID 590-	Values: Enter the credit reference number associated with the Borrower "Credit Score Value".	String 30			Borrower..Borrower Information..Borrower
8/22/2013	580	8/25/2014	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 590-CreditScoreValue exists	Values: Enter the credit reference number associated with the Borrower "Credit Score Value" report used to underwrite the delivered loan.	String 30			Borrower..Borrower Information..Borrower Tab
12/13/2012	580	8/25/2014	ULDDIS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 590-CreditScoreValue exists	Values: Enter the credit reference number associated with the Borrower credit report used to underwrite the delivered loan. For Future Use.	String 30			Borrower..Borrower Information..Borrower Tab
8/22/2013	582	8/25/2014	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID	Values: • Enter "true" if: ◊ A single credit repository (Equifax, Experian, or	Boolean			Borrower..Borrower Information..Borrower
3/26/2013	582	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/R	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: • Enter "true" if: ◊ Any credit repository (Equifax, Experian, or TransUnion)	Boolean	false true		Borrower..Borrower Information..Borrower Tab

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Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
3/26/2013	582	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _DETAIL	CreditRepositorySourceIn dicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: • Enter "true" if: ◊ Any credit repository (Equifax, Experian, or TransUnion)	Boolean	false true		Borrower Borrower Information Borrower Tab
8/22/2013	583	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _DETAIL	CreditRepositorySourceTy pe	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 582- CreditRepositorySourceIndicator		Enumerated			Borrower Borrower Information Borrower
12/13/2012	583	8/25/2014	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _DETAIL	CreditRepositorySourceTy pe	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 582- CreditRepositorySourceIndicator		Enumerated	MergedData		Borrower Borrower Information Borrower Tab
8/22/2013	590	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID	Values: Enter the Fair Isaac and Co. (FICO) score that is selected as the <i>Underwriting Score</i> for each qualifying Borrower if such FICO score exists. The related Guide Glossary	Numeric 4			Borrower Borrower Information Borrower
5/29/2019	591.1	6/24/2019	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See Tab 8-Enumerations for	Enumerated	See Tab 8-Enumerations 2000 2016		Borrower Borrower Information Borrower
5/14/2019	591.1	6/24/2019	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See Tab 8-Enumerations for	Enumerated	See Tab 8-Enumerations 2000 2016		Borrower Borrower Information Borrower
5/14/2019	591.1	7/29/2019	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See Tab 8-Enumerations for	Enumerated	See Tab 8-Enumerations 3031 3043		Borrower Borrower Information Borrower
11/20/2018	591.1	TBD	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	5042		Borrower Borrower Information Borrower
7/10/2018	591.1	TBD	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	5304 6303		Borrower Borrower Information Borrower
11/7/2017	591.1	11/7/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	See Tab 8-Enumerations		Borrower Borrower Information Borrower
6/27/2017	591.1	3/5/2018 HQ-2018	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	See Tab 8-Enumerations		Borrower Borrower Information Borrower
3/28/2017	591.1	1Q 2018	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	See Tab 8-Enumerations		Borrower Borrower Information Borrower Tab
12/13/2016	591.1	3/2/2016	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	See Tab 8-Enumerations		Borrower Borrower Information Borrower Tab
9/16/2015	591.1	9/16/2015	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	See Tab 8-Enumerations 5043 - SARMA - via Sharper Lending		Borrower Borrower Information Borrower Tab
9/16/2015	591.1	12/14/2015	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	See Tab 8-Enumerations 5302 - SARMA via Meridian Link		Borrower Borrower Information Borrower Tab
12/15/2014	591.1	12/15/2014	Revision	Enums	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData"	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	5006 5062 5073		Borrower Borrower Information Borrower Tab
9/23/2014	591.1	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData" AND is an LP	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	See Tab 8-Enumerations		Borrower Borrower Information Borrower Tab
1/29/2014	591.1	8/25/2014	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 583- CreditRepositorySourceTy pe = "MergedData" AND is an LP	Values: ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	B000		Borrower Borrower Information Borrower Tab
8/22/2013	591.1	8/25/2014	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 583- CreditRepositorySourceTy pe =	Values: ◊ Enter "1000" for CBCInnovis - Inc ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated			Borrower Borrower Information Borrower Tab
3/26/2013	591.1	8/25/2014	Revision	• Cond Dets • Enums • Impl Notes	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 583- CreditRepositorySourceTy pe =	Values: ◊ Enter "1000" for CBCInnovis, Inc ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	See Enumerations Tab 4999 5099		Borrower Borrower Information Borrower Tab
12/13/2012	591.1	8/25/2014	Revision	Net New	MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	CREDIT_SCORE _PROVIDER_DE TAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 583- CreditRepositorySourceTy pe =	Values: ◊ Enter "1000" for CBCInnovis, Inc ◊ Enter "5000" for Equifax Mortgage Solutions	Enumerated	1000 5000 5099		Borrower Borrower Information Borrower Tab
12/13/2012	596	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/D EAL_SET/DEALS/DEAL/P ARTIES/PARTY/ROLES/R	DECLARATION _DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on	N/A	N/A	Borrower	CR ⊕	CR ⊕	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate that the Borrower has declared bankruptcy within the past 7 years.	Boolean			Borrower Borrower Information Borrower

Appendix A - Freddie Mac XML Data Requirements

Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDD Sord ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDD Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
8/22/2013	597	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID 545 does not exist OR Sort ID	Values: Enter "true" if the Borrower is a First-Time Homebuyer as defined in the Guide Glossary.	Boolean	false true		Borrower ..Borrower Information ..Borrower
8/22/2013	598	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID	Values: Enter "NonResidentAlien" only if permitted by Seller's negotiated term.	Enumerated			Borrower ..Borrower Information ..Borrower
7/2/2019	599	7/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the redesigned Uniform Residential Loan Application (URLA), credit report, or other loan documents	Boolean	false true		Borrower ..Borrower Information ..Borrower
5/14/2019	599	7/1/2019	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the redesigned Uniform Residential Loan Application (URLA), credit report, or other loan documents	Boolean	false true		Borrower ..Borrower Information ..Borrower
12/13/2012	599	8/25/2014	ULDD S "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID	Values: Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the Borrower has been directly or indirectly obligated on a loan that	Boolean			Borrower ..Borrower Information ..Borrower Tab
12/13/2016	600	3/2/2016	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not	Values: Enter "true" if the Borrower is considered to be self-employed according to Guide Section 37.435304.1	Boolean	false true		Borrower ..Borrower Information ..Borrower
8/22/2013	600	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545 does not exist OR Sort ID	Values: Enter "true" if the Borrower is considered to be self-employed according to Guide Section 37.13.	Boolean			Borrower ..Borrower Information ..Borrower Tab
12/13/2012	600	8/25/2014	ULDD S "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the Borrower is considered to be self-employed according to Guide Section 37.13.	Boolean			Borrower ..Borrower Information ..Borrower Tab
8/22/2013	608	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL	GenderType	The borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "NotApplicable" for non-individual # Borrower # legal-entity, unless the Borrower is a Living Trust.	Enumerated			N/A
11/7/2017	608.1	3/5/2018	Revision	• Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: For each Borrower, indicate if the gender was collected based on visual observation or name.	Boolean	false true		Borrower ..Borrower Information ..Borrower
6/27/2017	608.1	3/5/2018 1Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Indicate if the gender was collected based on visual observation or name.	Boolean	false true		TBD
3/28/2017	608.1	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Indicate if the gender was collected based on visual observation or name.	Boolean	false true		TBD
12/13/2016	608.1	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Indicate if the gender was collected based on visual observation or name.	Boolean	false true		TBD
11/7/2017	608.2	3/5/2018	Revision	• Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Indicate if the Borrower has stated that they do not wish to furnish the HMDA gender information. Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust. For each Borrower, indicate if the Borrower has selected	Boolean	false true		Borrower ..Borrower Information ..Borrower
6/27/2017	608.2	3/5/2018 1Q-2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Indicate if the Borrower has stated that they do not wish to furnish the HMDA gender information.	Boolean	false true		TBD
3/28/2017	608.2	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Indicate if the Borrower has stated that they do not wish to furnish the HMDA gender information.	Boolean	false true		TBD
12/13/2016	608.2	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Indicate if the Borrower has stated that they do not wish to furnish the HMDA gender information.	Boolean	false true		TBD
11/7/2017	608.3	3/5/2018	Revision	• Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Sort ID 608.1	Values: Enter the gender as provided by the Borrower on the loan application. If the Borrower did not provide the gender and the Borrower is a Living Trust.	Enumerated	ApplicantSelectedBothMale AndFemale Female		Borrower ..Borrower Information ..Borrower
6/27/2017	608.3	3/5/2018 1Q-2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies-Sort ID 608.1-	Values: Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.	Enumerated	ApplicantSelectedBothMale AndFemale Female		TBD
3/28/2017	608.3	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.	Enumerated	ApplicantSelectedBothMale AndFemale Female		TBD
12/13/2016	608.3	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.	Enumerated	ApplicantSelectedBothMale AndFemale Female		TBD
8/22/2013	609	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL	HMDAEthnicityType	The borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "NotApplicable" for non-individual # Borrower # legal-entity, unless the Borrower is a Living Trust.	Enumerated			N/A

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Issue Date	ULDD Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDD Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
11/7/2017	609.1	3/5/2018	Revision	• Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY	HMDAEthnicityType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies Sort ID 609.4	Values: • Enter the ethnicity as provided by the <i>Borrower</i> on the loan application. If the <i>Borrower</i> has reported Sort ID 609.2-	Enumerated	HispanicOrLatino InformationNotProvidedByApplciantInMailInternetOrTele		Borrower Borrower Information Borrower
6/27/2017	609.1	3/5/2018 1Q 2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY	HMDAEthnicityType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies Sort ID 609.4	Values: • Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i> .	Enumerated	HispanicOrLatino InformationNotProvidedByApplciantInMailInternetOrTele		TBD
3/28/2017	609.1	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY	HMDAEthnicityType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i> .	Enumerated	HispanicOrLatino InformationNotProvidedByApplciantInMailInternetOrTele		TBD
12/13/2016	609.1	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY	HMDAEthnicityType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i> .	Enumerated	HispanicOrLatino InformationNotProvidedByApplciantInMailInternetOrTele		TBD
11/7/2017	609.2	3/5/2018	Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • If the <i>Borrower</i> is a <i>Living Trust</i> , enter the ethnicity of the <i>Underwritten Settlor</i> . • For each <i>Borrower</i> , indicate any further designations.	Enumerated	Cuban Mexican Other		Borrower Borrower Information Borrower
6/27/2017	609.2	3/5/2018 1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • If the <i>Borrower</i> is a <i>Living Trust</i> , enter the ethnicity of the <i>Underwritten Settlor</i> .	Enumerated	Cuban Mexican Other		TBD
3/28/2017	609.2	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • If the <i>Borrower</i> is a <i>Living Trust</i> , enter the ethnicity of the <i>Underwritten Settlor</i> .	Enumerated	Cuban Mexican Other		TBD
12/13/2016	609.2	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • If the <i>Borrower</i> is a <i>Living Trust</i> , enter the ethnicity of the <i>Underwritten Settlor</i> .	Enumerated	Cuban Mexican Other		TBD
11/7/2017	609.3	3/5/2018	Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • Enter the Borrower's Other HMDAEthnicityType = "HispanicOrLatino" origin.	String 100			Borrower Borrower Information Borrower
6/27/2017	609.3	3/5/2018 1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • Enter the <i>Borrower's</i> Other HMDAEthnicityType = "HispanicOrLatino" origin.	String 100			TBD
3/28/2017	609.3	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies Sort ID: 609.2-HMDAEthnicityOriginType	Values: • Enter the <i>Borrower's</i> Other HMDAEthnicityType = "HispanicOrLatino" origin.	String 100			TBD
12/13/2016	609.3	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies Sort ID: 609.2-HMDAEthnicityOriginType	Values: • Enter the <i>Borrower's</i> Other HMDAEthnicityType = "HispanicOrLatino" origin.	String 100			TBD
11/7/2017	609.4	3/5/2018	Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • For each <i>Borrower</i> , indicate if the ethnicity was collected based on visual observation or surname.	Boolean	false true		Borrower Borrower Information Borrower
6/27/2017	609.4	3/5/2018 1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: • Indicate if the ethnicity was collected based on visual observation or surname.	Boolean	false true		TBD
3/28/2017	609.4	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: • Indicate if the ethnicity was collected based on visual observation or surname.	Boolean	false true		TBD
12/13/2016	609.4	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: • Indicate if the ethnicity was collected based on visual observation or surname.	Boolean	false true		TBD
11/7/2017	609.5	3/5/2018	Revision	• Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • Indicate if the <i>Borrower</i> has stated that they do not wish to furnish the HMDA ethnicity information. • For each <i>Borrower</i> , indicate if the <i>Borrower</i> has selected.	Boolean	false true		Borrower Borrower Information Borrower
6/27/2017	609.5	3/5/2018 1Q 2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • Indicate if the <i>Borrower</i> has stated that they do not wish to furnish the HMDA ethnicity information.	Boolean	false true		TBD
3/28/2017	609.5	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • Indicate if the <i>Borrower</i> has stated that they do not wish to furnish the HMDA ethnicity information.	Boolean	false true		TBD
12/13/2016	609.5	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • Indicate if the <i>Borrower</i> has stated that they do not wish to furnish the HMDA ethnicity information.	Boolean	false true		TBD
8/22/2013	610	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_RACE	HMDARaceType	The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: • Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a <i>Living Trust</i> .	Enumerated			N/A
11/7/2017	610.1	3/5/2018	Revision	• Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	GOVERNMENT_MONITORING_DETAIL_EXTE	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: • For each <i>Borrower</i> , indicate if the race was collected based on visual observation or surname.	Boolean	false true		Borrower Borrower Information Borrower

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Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
6/27/2017	610.1	3/5/2018 1Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	GOVERNMENT _MONITORING _DETAIL_EXTE	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Indicate if the race was collected based on visual observation or surname.	Boolean	false true		TBD
3/28/2017	610.1	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	GOVERNMENT _MONITORING _DETAIL_EXTE	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Indicate if the race was collected based on visual observation or surname.	Boolean	false true		TBD
12/13/2016	610.1	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	GOVERNMENT _MONITORING _DETAIL_EXTE	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Indicate if the race was collected based on visual observation or surname.	Boolean	false true		TBD
11/7/2017	610.2	3/5/2018	Revision	• Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	GOVERNMENT _MONITORING _DETAIL_EXTE	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Indicate if the Borrower has stated that they do not wish to furnish the HMDA race information.	Boolean	false true		Borrower Borrower Information Borrower
6/27/2017	610.2	3/5/2018 1Q-2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	GOVERNMENT _MONITORING _DETAIL_EXTE	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Indicate if the Borrower has stated that they do not wish to furnish the HMDA race information.	Boolean	false true		TBD
3/28/2017	610.2	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	GOVERNMENT _MONITORING _DETAIL_EXTE	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Indicate if the Borrower has stated that they do not wish to furnish the HMDA race information.	Boolean	false true		TBD
12/13/2016	610.2	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	GOVERNMENT _MONITORING _DETAIL_EXTE	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: Indicate if the Borrower has stated that they do not wish to furnish the HMDA race information.	Boolean	false true		TBD
11/7/2017	610.21	3/5/2018	Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherAsianDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Asian.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Specify in text the Borrower's "OtherAsian" designation for Sort ID 610.3-HMDARaceDesignationType = "OtherAsian".	String 100			Borrower Borrower Information Borrower
6/27/2017	610.21	3/5/2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherAsianDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Asian.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Specify in text the Borrower's "OtherAsian" designation for Sort ID 610.3-HMDARaceDesignationType = "OtherAsian".	String 100			TBD
11/7/2017	610.22	3/5/2018	Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherPacificIslanderDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Pacific	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Specify in text the Borrower's "OtherPacificIslander" designation for Sort ID 610.3-HMDARaceDesignationType = "OtherPacificIslander".	String 100			Borrower Borrower Information Borrower
6/27/2017	610.22	3/5/2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherPacificIslanderDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Pacific	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Specify in text the Borrower's "OtherPacificIslander" designation for Sort ID 610.3-HMDARaceDesignationType = "OtherPacificIslander".	String 100			TBD
11/7/2017	610.3	3/5/2018	Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Provide any further designations for Sort ID 610.5-HMDARaceType = "Asian" or	Enumerated	AsianIndian Chinese Filipino		Borrower Borrower Information Borrower
6/27/2017	610.3	3/5/2018	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Provide any further designations for Sort ID 610.5-HMDARaceType = "Asian" or	Enumerated	AsianIndian Chinese Filipino		TBD
3/28/2017	610.3	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Provide any further designations for Sort ID 610.5-HMDARaceType = "Asian" or	Enumerated	AsianIndian Chinese Filipino		TBD
12/13/2016	610.3	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Provide any further designations for Sort ID 610.5-HMDARaceType = "Asian" or	Enumerated	AsianIndian Chinese Filipino		TBD
6/27/2017	610.4	1Q-2018	Net New	Removal	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Race.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Sort ID 610.3-	Values: ♦ Specify in text the Borrower's "Other" designation for Sort ID 610.5-HMDARaceType = "Asian" or	String 100			TBD
3/28/2017	610.4	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Race.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Sort ID 610.3-	Values: ♦ Specify in text the Borrower's "Other" designation for Sort ID 610.5-HMDARaceType = "Asian" or	String 100			TBD
12/13/2016	610.4	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DESIGNATION	HMDARaceDesignationTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Race.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Sort ID 610.3-	Values: ♦ Specify in text the Borrower's "Other" designation for Sort ID 610.5-HMDARaceType = "Asian" or	String 100			TBD
11/7/2017	610.5	3/5/2018	Revision	• Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies-Sort ID 610.4-	Values: ♦ Enter the race as provided by the Borrower on the loan application. If the Borrower has reported Sort ID 610.3-	Enumerated	AmericanIndianOrAlaskaNative Asian		Borrower Borrower Information Borrower
6/27/2017	610.5	3/5/2018 1Q-2018	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF AppliesSort ID 610.1-	Values: ♦ Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.	Enumerated	AmericanIndianOrAlaskaNative Asian		TBD
3/28/2017	610.5	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.	Enumerated	AmericanIndianOrAlaskaNative Asian		TBD
12/13/2016	610.5	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R _ARTIES/PARTY/ROLES/R _DETAIL_EXTE	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ♦ Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.	Enumerated	AmericanIndianOrAlaskaNative Asian		TBD

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Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
11/7/2017	610.6	3/5/2018	Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_RACE_DETAIL	HMDARaceTypeAddition	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ⊙ Enter the name of the <i>Borrower's</i> American Indian or Alaska Native enrolled or principal tribe.	String 100			Borrower Borrower Information Borrower
6/27/2017	610.6	3/5/2018 +Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_RACE_DETAIL	HMDARaceTypeAddition	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ⊙ Enter the name of the <i>Borrower's</i> American Indian or Alaska Native enrolled or principal tribe.	String 100			TBD
3/28/2017	610.6	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_RACE_DETAIL	HMDARaceTypeAddition	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ⊙ Enter the name of the <i>Borrower's</i> American Indian or Alaska Native enrolled or principal tribe.	String 100			TBD
12/13/2016	610.6	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	HMDA_RACE_DETAIL	HMDARaceTypeAddition	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF Applies	Values: ⊙ Enter the name of the <i>Borrower's</i> American Indian or Alaska Native enrolled or principal tribe.	String 100			TBD
8/22/2013	613	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"		Enumerated			Borrower Borrower Information Borrower
9/16/2015	627	8/24/2015	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/P	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginationCompany	CR	CR	IF Sort ID 628-PartyRoleType = "LoanOriginationCompany"	• FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements.	String 50			Party Party Information Loan Originator Details
3/26/2013	641.1	3/26/2013	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	NotePayTo	CR	CR	IF Sort ID 641.2-PartyRoleType = "NotePayTo"	Values: ⊙ Enter the name of the individual or legal entity listed on the Note, exactly as shown on the Note.	String 100			Party Party Information Mortgage Funder Details
11/7/2017	641.3	3/5/2018	Revision	• Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party	N/A	N/A	Other	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" or "Cooperative")	Values: ⊙ Enter "Other" if the Mortgage is secured by a unit in a condominium or Planned Unit Development (PUD), or if a	Enumerated	Other		N/A
6/27/2017	641.3	3/5/2018 +Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party	N/A	N/A	Other	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"		Enumerated	Other		TBD
3/28/2017	641.3	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party	N/A	N/A	Other	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"		Enumerated	Other		TBD
12/13/2016	641.3	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party	N/A	N/A	Other	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"		Enumerated	Other		TBD
11/7/2017	641.4	11/7/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	Values: Enter "HomeownersAssociation" if the property belongs to a Homeowners Association (HOA).	Enumerated	HomeownersAssociation		N/A
6/27/2017	641.4	3/5/2018 +Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	Values: Enter "HomeownersAssociation" if the property belongs to a Homeowners Association (HOA).	Enumerated	HomeownersAssociation		TBD
3/28/2017	641.4	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	Values: Enter "HomeownersAssociation" if the property belongs to a Homeowners Association (HOA).	Enumerated	HomeownersAssociation		TBD
12/13/2016	641.4	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	Values: Enter "HomeownersAssociation" if the property belongs to a Homeowners Association (HOA).	Enumerated	HomeownersAssociation		TBD
5/29/2019	641.5	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		Property Property Information Property Condominium
7/10/2018	641.5	7/10/2018	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		TBD
6/27/2017	641.5	3/5/2018 +Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		TBD
3/28/2017	641.5	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		TBD
12/13/2016	641.5	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		TBD
5/29/2019	641.6	5/29/2019	Revision	Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5-TaxpayerIdentifierType = "EmployerIdentificationNumber"	• Values: ⊙ Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing	String 9			Property Property Information Property Condominium
7/10/2018	641.6	3/5/2018	Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5-TaxpayerIdentifierType = "EmployerIdentificationNumber"	• Values: ⊙ Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing	String 9			TBD

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Tab 11 - Phase 3 and Addenda 2012-2019

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name
11/7/2017	641.6	11/7/2017	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5- TaxpayerIdentifierType = "EmployerIdentificationNumber"	• Values: ◊ Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing	String 9			TBD
6/27/2017	641.6	3/5/2018 1Q-2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5- TaxpayerIdentifierType = "EmployerIdentificationNumber"	• Values: Enter the Employer Identification Number (EIN) for the Homeowners Association, this is also referred to as the Taxpayers Identification Number (TIN).	String 9			TBD
3/28/2017	641.6	1Q 2018	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5- TaxpayerIdentifierType = "EmployerIdentificationNumber"	• Values: Enter the Employer Identification Number (EIN) for the Homeowners Association, this is also referred to as the Taxpayers Identification Number (TIN).	String 9			TBD
12/13/2016	641.6	TBD	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAY	TAXPAYER_ID IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5- TaxpayerIdentifierType = "EmployerIdentificationNumber"	• Values: Enter the Employer Identification Number (EIN) for the Homeowners Association, this is also referred to as the Taxpayers Identification Number (TIN).	String 9			TBD
3/28/2017	650.1	6/5/2017	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/P	PARTY_ROLE_ID IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	WarehouseLender	CR	CR	IF Sort ID 650.2-PartyRoleType = "WarehouseLender"	• Values: Enter the unique identifier for the Warehouse Lender provided by Freddie Mac.	String 50			Party Party Information Warehouse Lender
12/13/2016	650.1	2Q 2017	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/P	PARTY_ROLE_ID IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	WarehouseLender	CR	CR	IF Sort ID 650.2-PartyRoleType = "WarehouseLender"	• Values: Enter the unique identifier for the Warehouse Lender provided by Freddie Mac.	String 50			TBD
3/28/2017	650.2	6/5/2017	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party	N/A	N/A	WarehouseLender	CR	CR	IF 398.1- WarehouseLenderIndicator = "true"		Enumerated	WarehouseLender		N/A
12/13/2016	650.2	2Q 2017	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/R	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party	N/A	N/A	WarehouseLender	CR	CR	IF 398.1- WarehouseLenderIndicator = "true"		Enumerated	WarehouseLender		TBD
8/22/2013	687	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFI	PARTY_ROLE_ID IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanDeliveryPreparer	R	R	Required for all files	• Values: For vendor-built systems, enter Freddie Mac-assigned six digit Vendor Number: Vendor System Name	String 50			N/A Import File Only

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Tab 12 - Phase 3 Additional Implementation Notes

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
85	PropertyValuationFormType	<p>The form numbers for the FRE-supported enumerations are:</p> <ul style="list-style-type: none"> · FRE 70 / FNM 1004 - UniformResidentialAppraisalReport · FRE 70B / FNM 1004C – ManufacturedHomeAppraisalReport · FRE 72 / FNM 1025 – SmallResidentialIncomePropertyAppraisalReport · FRE 442 / FNM 1004D - AppraisalUpdateAndOrCompletionReport · FRE 465 / FNM 1073 - IndividualCondominiumUnitAppraisalReport · FRE 466 / FNM 1075 - ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport · FRE 1032 / FNM 2000 – OneUnitResidentialAppraisalFieldReviewReport · FRE 1072 / FNM 2000A – TwoToFourUnitResidentialAppraisal (*) · FRE 2055 / FNM 2055 - ExteriorOnlyInspectionResidentialAppraisalReport · FNM 2075 – DesktopUnderwriterPropertyInspectionReport · FNM 2090 – IndividualCooperativeInterestAppraisalReport · FNM 2095 - ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport <p><i>Note: * The title of the document identified on the actual form will appear as TwoToFourUnitResidentialAppraisalFieldReviewReport</i></p>
86	PropertyValuationFormTypeOther Description	<p>The form number for the FRE-supported enumeration is:</p> <ul style="list-style-type: none"> · FRE 1033 – OneUnitResidentialAppraisalDeskReviewReport

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ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
151	ClosingCostContributionAmount	<p>The following example illustrates the notes for Sort IDs 151-154: The <i>Borrower</i> provided the following closing cost contributions: \$1,000 from his checking account; \$3,000 from his savings account; \$1,000 from cash on hand; and \$2,000 borrowed from his stock portfolio. The <i>Borrower</i> has an <i>Employer Assisted Homeownership Benefit</i>, which provided \$2,500 toward the closing costs. The <i>Borrower's</i> father donated \$500 toward the closing costs. The property seller provided \$1,500.</p> <p>Step 1: Sort all closing cost contributions by like ClosingCostSourceType (Source) and ClosingCostFundsType (Type) pairs:</p> <ul style="list-style-type: none"> · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "1000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "3000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CashOnHand" + ClosingCostContributionAmount = "1000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "SecuredLoan" + ClosingCostContributionAmount = "2000" · ClosingCostSourceType = "Employer" + ClosingCostFundsType = "GiftFunds" + ClosingCostContributionAmount = "2500" · ClosingCostSourceType = "Relative" + ClosingCostFundsType = "GiftFunds" + ClosingCostContributionAmount = "500" · ClosingCostSourceType = "PropertySeller" + ClosingCostFundsType = "Contribution" + ClosingCostContributionAmount = "1500" <p>Step 2: Sum together the ClosingCostContributionAmounts (Amounts) from like Source-Type pairs, if applicable.</p> <p>In this example, sum the two Amounts from the <i>Borrower's</i> checking and savings accounts to make a single entry into Loan Selling Advisor as follows: ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "4000"</p> <p>Step 3a: If there are <u>four or fewer</u> Source-Type pairs, enter the Amount for each pair. (N/A for this example)</p> <p>Step 3b: If there are <u>more than four</u> Source-Type pairs, use the following prioritization for the first three Amounts:</p> <p>i) Amounts from the Borrower are highest priority. Sort the Amounts provided by the Borrower in descending order, and enter these Amounts first. Provide up to three Amounts for the Borrower :</p> <ul style="list-style-type: none"> · Enter "4000" + ClosingCostFundsType = "CheckingSavings" + ClosingCostSourceType = "Borrower" · Enter "2000" + ClosingCostFundsType = "SecuredLoan" + ClosingCostSourceType = "Borrower" · Enter "1000" + ClosingCostFundsType = "CashOnHand" + ClosingCostSourceType = "Borrower" <p>ii) If there are two or less Borrower Amounts, sort the Amounts for all remaining Source - Type pairs in descending order. Enter these Amounts, starting with the highest dollar amount, until there is a total of three. (N/A for this example)</p> <p>iii) Once three Amounts have been entered, sum the Amounts for all remaining Source - Type pairs and enter this sum as the fourth value:</p> <ul style="list-style-type: none"> · Add \$2,500 from the Employer and \$500 from the Relative and \$1,500 from the Property Seller. The sum is \$4,500. · Enter "4500" + ClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostSourceType = "Other" + ClosingCostSourceOtherDescription = "AggregatedRemainingSourceTypes". <p>iv) If any Amount ≤ "0.99" enter "1.00." ∴</p>
152	ClosingCostFundsType	<p>For the example above, deliver four instances of ClosingCostFundsType in conjunction with four Amounts and four Sources:</p> <ul style="list-style-type: none"> · Enter "CheckingSavings" + ClosingCostContributionAmount = "4000" + "ClosingCostSourceType = "Borrower" · Enter "SecuredLoan" + ClosingCostContributionAmount = "2000" + "ClosingCostSourceType = "Borrower" · Enter "CashOnHand" + ClosingCostContributionAmount = "1000" + ClosingCostSourceType = "Borrower" · Enter "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" + ClosingCostClosingCostSourceType = "Other" + ClosingCostSourceOtherDescription = "AggregatedRemainingSourceTypes". ∴
153	ClosingCostFundsTypeOtherDescription	<ul style="list-style-type: none"> · Enter "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" as applicable if secondary financing was used for closing costs or "AggregatedRemainingTypes" if there are more than four Source - Type combinations. · For the example above, deliver one instance of ClosingCostFundsTypeOtherDescription with ClosingCostFundsType = "Other". Enter "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" + ClosingCostClosingCostSourceType = "Other" + ClosingCostSourceOtherDescription = "AggregatedRemainingSourceTypes". ∴

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ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
154	ClosingCostSourceType	<ul style="list-style-type: none"> · Enter "Other" if secondary financing was used for closing costs or if there are more than four Source - Type combinations. · For the example above, deliver four instances of ClosingCostSourceType in conjunction with four Amounts and four Types: <ul style="list-style-type: none"> ◇ Enter "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "4000" ◇ Enter "Borrower" + ClosingCostFundsType = "SecuredLoan" + ClosingCostContributionAmount = "2000" ◇ Enter "Borrower" + ClosingCostFundsType = "CashOnHand" + ClosingCostContributionAmount = "1000" · Enter "Other" + ClosingCostSourceTypeOtherDescription = "AggregatedRemainingSourceTypes" + ClosingCostClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" ;
155	ClosingCostSourceTypeOtherDescription	<ul style="list-style-type: none"> · Enter "FHLBAffordableHousingProgram" or "USDARuralHousing" if the closing costs were provided by an FHLB Affordable Housing Program or USDA Rural Housing, or "AggregatedRemainingSourceTypes" if there are more than four Source - Type combinations. · For the example above, deliver one instance of ClosingCostSourceTypeOtherDescription with ClosingCostSourceType = "Other". Enter "AggregatedRemainingSourceTypes" + ClosingCostClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" ;
157	OtherFundsCollectedAtClosingAmount	<p>For <i>Mortgages</i> sold through <i>Cash-Released XChange</i>SM, when OtherFundsCollectedAtClosingType equals:</p> <ul style="list-style-type: none"> · "EscrowFunds", enter the total amount of any <i>Escrow</i> funds collected at closing. · "AdvancedPITI", enter the total principal portion of any advanced installment collected at closing. · "PrincipalCurtailment", enter the total amount of any curtailment collected at closing. · "Other" and OtherFundsCollectedAtClosingTypeOtherDescription = "Buydown", enter the amount provided to subsidize the <i>Borrower's</i> interest rate on the <i>Mortgage</i> for the remaining time during which the lower interest rate applies. <p>If any Amount ≤ "0.99" enter "1.00." ;</p>
158	OtherFundsCollectedAtClosingType	<p>For <i>Mortgages</i> sold through <i>Cash-Released XChange</i>SM:</p> <ul style="list-style-type: none"> · Enter "AdvancedPITIPayment" if any advanced prepaid principal installments for the <i>Mortgage</i> were made at closing. · Enter "EscrowFunds" if an <i>Escrow</i> account was established for the <i>Mortgage</i> at closing. · Enter "Other" if there is a temporary subsidy buydown balance on the <i>Mortgage</i> at closing. · Enter "PrincipalCurtailment" if any curtailments of the <i>Mortgage</i> were made at closing. ;
167	ConstructionToPermanentFirstPaymentDueDate	<ul style="list-style-type: none"> · Enter the <i>Due Date</i> of the first <i>Principal and Interest Payment</i> of the <i>Permanent Financing</i> for <i>Mortgages</i> with <i>Integrated Documentation</i>, as described in Guide Section 4602.3. · Enter the <i>Due Date</i> of the first <i>Principal and Interest Payment</i> of the <i>Note</i> for the <i>Permanent Financing</i> for <i>Mortgages</i> with <i>Separate Documentation</i>, as described in Guide Section 4602.3. · Enter the <i>Due Date</i> of the first <i>Principal and Interest Payment</i> after the date of the <i>Modification Agreement</i>, or if a new <i>Note</i> is used, the <i>Due Date</i> of the first <i>Principal and Interest Payment</i> under the new <i>Note</i> for <i>Mortgages</i> with <i>Modification Documentation</i> . ;

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Tab 12 - Phase 3 Additional Implementation Notes

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
172	DownPaymentAmount	<p>The following example illustrates the notes for Sort IDs 172-176: The <i>Borrower</i> provided the following down payment contributions: \$1,000 from his checking account; \$3,000 from his savings account; and \$1,000 from cash on hand. The <i>Borrower</i> has an <i>Employer Assisted Homeownership Benefit</i>, which provided \$2,500 toward the closing costs. The <i>Borrower's</i> father donated \$500 toward the down payment.</p> <p>Step 1: Sort all down payment contributions by like <code>DownPaymentSourceType</code> and <code>DownPaymentType</code> (Source - Type) pairs:</p> <ul style="list-style-type: none"> · <code>DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "1000"</code> · <code>DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "3000"</code> · <code>DownPaymentSourceType = "Borrower" + DownPaymentType = "CashOnHand" + DownPaymentAmount = "1000"</code> · <code>DownPaymentSourceType = "Employer" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "2500"</code> · <code>DownPaymentSourceType = "Relative" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "500"</code> <p>Step 2: Sum together the <code>DownPaymentAmounts</code> (Amounts) from like Source - Type pairs, if applicable.</p> <p>In this example, sum the two Amounts from the <i>Borrower's</i> checking and savings accounts to make one entry into Loan Selling Advisor as follows: <code>DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "4000"</code></p> <p>Step 3a: If there are <u>4 or fewer</u> Source - Type pairs, enter the Amount for each pair.</p> <ul style="list-style-type: none"> · Enter "4000" + <code>DownPaymentType = "CheckingSavings" + DownPaymentSourceType = "Borrower"</code> · Enter "1000" <code>DownPaymentType = "CashOnHand" + DownPaymentSourceType = "Borrower"</code> <p>Step 3b: If there are <u>more than 4</u> Source - Type pairs, use the following prioritization for the first three values:</p> <ol style="list-style-type: none"> i) Contributions from the <i>Borrower</i> are highest priority. Sort the Amounts provided by the <i>Borrower</i> in descending order, and provide these Amounts first. Provide up to three Amounts for the <i>Borrower</i>. (N/A for this example) ii) If there are two or less <i>Borrower</i> contributions, sort the Amounts for all remaining Source - Type pairs in descending order. Enter these Amounts, starting with the highest dollar Amount, until there is a total of three. (N/A for this example) · Enter "2500" + <code>DownPaymentType = "SecuredBorrowedFunds" + DownPaymentSourceType = "Employer"</code> · Enter "1000" + <code>DownPaymentType = "GiftFunds" + DownPaymentSourceType = "Relative"</code> iii) Once three Amounts have been entered: Sum the Amounts for <u>all</u> remaining Source-Type pairs and enter this sum as the fourth Amount: Enter <code>DownPaymentType = "Other" + DownPaymentTypeOtherDescription = "AggregatedRemainingTypes" + DownPaymentSourceType = "Other" + DownPaymentSourceTypeOtherDescription = "AggregatedRemainingSourceTypes"</code>. iv) If any Amount \leq "0.99" enter "1.00." ;
173	DownPaymentSourceType	<ul style="list-style-type: none"> · Enter "Other" if the down payment amount was provided by an FHLB Affordable Housing Program or USDA Rural Housing, or if there are more than four Source - Type combinations. · For the example above: <ul style="list-style-type: none"> ◇ Enter "Borrower" + <code>DownPaymentType = "CheckingSavings" +DownPaymentAmount = "4000"</code> ◇ Enter "Borrower" + <code>DownPaymentType = "CashOnHand" + DownPaymentAmount = "1000"</code> ◇ Enter "Employer" + <code>DownPaymentType = "GiftFunds" + DownPaymentAmount = "2500"</code> ◇ Enter "Relative" + <code>DownPaymentType = "GiftFunds" + DownPaymentAmount = "500" ;</code>
174	DownPaymentSourceTypeOtherDescription	

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ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
175	DownPaymentType	<ul style="list-style-type: none"> · Enter "OtherTypeOfDownPayment" if a Grant was used for the down payment. · Enter "OtherTypeOfDownPayment" if secondary financing was used for the down payment or if there are more than four Source - Type combinations. · For the example above: <ul style="list-style-type: none"> ◇ Enter "CheckingSavings" + DownPaymentSourceType = "Borrower" + DownPaymentAmount = "4000" ◇ Enter "CashOnHand" + DownPaymentSourceType = "Borrower" + DownPaymentAmount = "1000" ◇ Enter "GiftFunds" + DownPaymentSourceType = "Employer" + DownPaymentAmount = "2500" ◇ Enter "GiftFunds" + DownPaymentSourceType = "Relative" + DownPaymentAmount = "500" ;
176	DownPaymentTypeOtherDescription	<ul style="list-style-type: none"> · Enter "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" as applicable if secondary financing was used for the down payment. · Enter "AggregatedRemainingTypes" if there are more than four Source - Type combinations. · Enter "Grant" if used for the down payment. · N/A for this example. ;
255	LTVRatioPercent	<ul style="list-style-type: none"> · Unless otherwise permitted in the <i>Seller's Purchase Documents</i>, calculate LTVRatioPercent by using the original UPB amount (including MIPremiumFinancedAmount, if applicable) and the value, as determined in Guide Section 4203.1. · The value used to determine the loan-to-value (LTV) ratio is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. · For <i>Financed Permanent Buydown Mortgages</i>, calculate using the <i>Mortgage</i> amount that includes the financed discount points. · For Super Conforming <i>Mortgages</i>, calculate using the lower of the appraised value, field review value, or sales price. ;
320	NoteDate (SubjectLoan AtClosing)	<ul style="list-style-type: none"> Enter the original <i>Note Date</i> unless the <i>Mortgage</i> is one of the following: <ul style="list-style-type: none"> · For <i>Construction Conversion Mortgages</i> and <i>Renovation Mortgages</i>: <ul style="list-style-type: none"> ◇ Using <i>Integrated Documentation</i>, enter the original <i>Note Date</i> of the <i>Integrated Interim Construction Financing</i> and <i>Permanent Financing</i> documentation. ◇ Using <i>Separate Documentation</i>, enter the <i>Note Date</i> of the <i>Permanent Financing</i> documentation. ◇ Using <i>Modification Documentation</i>, enter the original <i>Note Date</i> of the <i>Interim Construction Financing</i> documentation, unless a new <i>Note</i> is used instead of a modification agreement, in which case enter the <i>Note Date</i> of the new <i>Note</i>. · For <i>Seller-Owned Modifications</i> this data point is not required. · Enter the date of <i>GreenCHOICE MortgageSM</i> funding and not the anticipated date of final disbursement of the <i>Escrow Funds</i>. ;
385	LoanAcquisitionScheduledUPBAmount	<ul style="list-style-type: none"> · For Fixed Rate <i>Mortgages</i>, enter the scheduled UPB of the <i>Mortgage</i> as of the <i>Funding Date</i>. · For <i>ARMs</i>, enter either the scheduled or actual UPB of the <i>Mortgage</i> as of the <i>Funding Date</i>. · For <i>Mortgages</i> with capitalized balances, enter the UPB of the <i>Mortgage</i> rounded up to the next dollar, including all capitalized amounts, as of the date of the most recent monthly payment on the <i>Mortgage</i>. · For <i>Mortgages</i> sold through <i>Cash-Released XChangeSM</i>: <ul style="list-style-type: none"> ◇ With <i>Funding Dates</i> no more than 10 days past the DDLPI (Sort ID 440-LastPaidInstallmentDueDate), when the <i>DDLPI</i> and <i>Funding Date</i> are in the same month, enter the scheduled UPB of the <i>Mortgage</i> as of the <i>Funding Date</i>. ◇ With <i>Funding Dates</i> more than 10 days past the DDLPI (Sort ID 440-LastPaidInstallmentDueDate), when the <i>DDLPI</i> and <i>Funding Date</i> are in the same month, enter the scheduled UPB of the <i>Mortgage</i> as of the month after the <i>Funding Date</i>. ;
440	LastPaidInstallmentDueDate	<ul style="list-style-type: none"> · For newly originated <i>Mortgages</i>, enter the date through which interest is scheduled to be paid. · For <i>Mortgages</i> for which there has been an advanced (prepaid) installment of interest, enter the date through which advanced (prepaid) installments of interest have been made. · For <i>Mortgages</i> for which the lender has credited the <i>Borrower</i> interest at closing: <ul style="list-style-type: none"> ◇ Fixed rate <i>Mortgages</i>: Enter the <i>Note Date</i> or the first day of the month of closing. ◇ <i>ARMs</i>: Enter the first day of the month of closing. ;

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ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
452	DelinquentPaymentsOverPastTwelveMonthsCount	<p>A <i>Mortgage</i> is considered delinquent when all or part of the <i>Borrower's</i> monthly installment of principal, interest and, where applicable, <i>Escrow</i> payments remain unpaid:</p> <ul style="list-style-type: none"> · as of the close of business on the last business day of the month, if the <i>Due Date</i> for the payment is the first day of the month, or · 30 or more actual calendar days as of the close of business on the last business day of the month, if the <i>Due Date</i> for the payment is not the first day of the month. <p>The related Guide Glossary term is "<i>Delinquency</i>."</p>

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
1	MESSAGE	MESSAGE	MISMOReferenceModelIdentifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies.	N/A	N/A	N/A	R	Required for all files	<ul style="list-style-type: none"> Definition: MISMOReferenceModelIdentifier is an attribute on the MESSAGE container. Values: Enter the version of the MISMO Reference Model used to create the XML file. 	String 20	3.0.0.263.12		N/A Import File Only
2	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. This version is FRE 3.0.0.	String 10	FRE 3.0.0		N/A Import File Only
3	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	R	Required for all files	Values: Enter the date and time the import file is delivered to the GSE. (Not applicable for loan delivery system data entry.)	YYYY-MM-DDThh:mm:ss			N/A Import File Only
10	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	R	Required for all loans	Values: Enter the complete street address for the property (excluding City, State, and ZIP).	String 100			Property ..Property Information ..Subject Property Address ...Street Address
14	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	N/A	R	Required for all loans		String 50			Property ..Property Information ..Subject Property Address ...City Name
16	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter a valid ZIP code maintained by the United States Postal Service (USPS) at https://tools.usps.com/go/ZipLookupAction_input Format: Valid format options are either "#####" or "#####-" (no dash). 	String 9		Required to save the file in the selling system.	Property ..Property Information ..Subject Property Address ...Postal Code*
18	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	R	Required for all loans	Values: Enter the State abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28-Postal Addressing Standards) for guidance about state codes.	Enumerated		Required to save the file in the selling system.	Property ..Property Information ..Subject Property Address ...State Code*

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
24	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	R	Required for all loans	Values: Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood Hazard Determination Form contains the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA).	Boolean	false true		Property .Property Information ..Property Details ...Special Flood Hazard Area Indicator
33	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A	CR	IF Sort ID 51- ConstructionMethodType = "Manufactured" ;	Definition: The related Guide Glossary term is "Manufactured Home".	Enumerated	MultiWide SingleWide		Property .Property Information ..Construction Details ...Manufactured Home Width Type
38	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	CR	IF Sort ID 47- ProjectLegalStructureType = "Condominium" AND Sort ID 42- ProjectClassificationIdentifier <> "ExemptFromReview" ;	Values: ◊ Enter "Established" if the <i>Condominium Project</i> meets Glossary definition of <i>Established Condominium Project</i> . ◊ Enter "New" if the <i>Condominium Project</i> meets Glossary definition of <i>New Condominium Project</i> .	Enumerated	Established New		Property .Property Information ..Condominium Details ...Condominium Project Status Type
39	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	O	N/A	Not Used	Numeric 10			N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
41	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	IF [(Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")] OR IF [(Sort ID 47-ProjectLegalStructureType = "Cooperative" AND "Sort ID 43-ProjectDesignType" does not exist)] ;	Values: ◇ Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. ◇ Enter "Detached" only if all of the units in the project have no common wall or other direct physical connection with another unit.	Enumerated	Attached Detached		Property ..Property Information ..Condominium Details ...Project Attachment Type
42	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"	• Definition: Identifies the type of condominium project review that was completed for the subject property. • Values: ◇ Enter "CondominiumProjectManagerReview", "FHA_Approved", or "ProjectEligibilityReviewService" as applicable if a reciprocal review was performed in compliance with Guide Section 42.9. ◇ Enter "ExemptFromReview" for Relief Refinance Mortgages–Same Servicer, Open Access OR if applies. ◇ Enter "FullReview" if the project review has been performed in compliance with Guide Section 42.5, 42.6, or 42.7(a) as applicable, or Section 42.7(b), in the case of a <i>Detached Condominium Project</i> as defined in the Guide Glossary. ◇ Enter "StreamlinedReview" if a review was performed in compliance with Section 42.4 including for a <i>Condominium Project</i> containing a mix of attached and detached units.	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		Property ..Property Information ..Condominium Details ...Project Classification Identifier
43	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 41-ProjectAttachmentType does not exist)	Values: All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor. ◇ Enter "GardenProject" if the condo/coop structure has 1 to 3 stories. ◇ Enter "HighRiseProject" if the condo/coop structure has 8 or more stories. ◇ Enter "MidriseProject" if the condo/coop structure has 4 to 7 stories. ◇ Enter "Other" if the appraisal indicates "Other". ◇ Enter "TownhouseRowhouse" if one in a row of identical houses or having a common wall; attached to another unit via common wall (e.g., a brownstone).	Enumerated	GardenProject HighriseProject MidriseProject Other TownhouseRowhouse		Property ..Property Information ..Condominium Details ...Project Design Type

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44	MESSAGE/DEALS/SET/DEALS/DEAL/COLLATERALS/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	N/A	N/A	N/A	CR	IF Sort ID 43-ProjectDesignType = "Other"	Values: Enter "OtherSelectedOnValuationDocumentation" if the appraisal indicates "Other".	Enumerated	OtherSelectedOnValuationDocumentation		Property ..Property Information ..Condominium Details ...Project Design Type
45	MESSAGE/DEALS/SET/DEALS/DEAL/COLLATERALS/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the number of units in the project (including phases that are not yet complete).	Numeric 5			Property ..Property Information ..Condominium Details ...Project Dwelling Unit Count
46	MESSAGE/DEALS/SET/DEALS/DEAL/COLLATERALS/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the number of units sold (including phases that are not yet complete).	Numeric 5			Property ..Property Information ..Condominium Details ...Project Dwelling Units Sold Count
47	MESSAGE/DEALS/SET/DEALS/DEAL/COLLATERALS/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	N/A	N/A	N/A	CR	IF subject property is a condominium OR cooperative		Enumerated	Condominium Cooperative		Property ..Property Information ..Property Details ...Project Legal Structure Type
48	MESSAGE/DEALS/SET/DEALS/DEAL/COLLATERALS/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the full association/corporate legal name of the project.	String 60			Property ..Property Information ..Condominium Details ...Project Name

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
49	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	PUDIndicator	Indicates that the project in which the subject property is located is a Planned Unit Development (PUD). A PUD is a project or subdivision that consists of common property and / or improvements that are owned and maintained by an owners' association for the benefit and use of the individual unit owners.	N/A	N/A	N/A	R	Required for all loans	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Planned Unit Development" (PUD). Values: Enter "true" if the Mortgaged Premises is located in a Planned Unit Development (PUD). 	Boolean	false true		Property ..Property Information ..Property Details ...PUD Indicator
50	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	R	Required for all loans	<ul style="list-style-type: none"> Definition: Used to describe an individual dwelling. Values: As specified in MISMO LDD V3.0 B263-12: <ul style="list-style-type: none"> ◊ Enter "Attached" if the dwelling unit has a common wall or other direct physical connection with another dwelling unit, and the appraisal or other property valuation method does not indicate "Semi Detached." ◊ Enter "Detached" if the dwelling unit has no common wall nor any other direct physical connection with another dwelling unit. ◊ Enter "Semi Detached" if the dwelling unit is an end unit or one of a pair of houses built side-by-side sharing a common wall, such as a duplex. 	Enumerated	Attached Detached SemiDetached		Property ..Property Information ..Property Details ...Attachment Type
51	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ◊ Enter "SiteBuilt" if: <ul style="list-style-type: none"> • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing. 	Enumerated	Manufactured SiteBuilt		Property ..Property Information ..Construction Details ...Construction Method Type
57	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	FinancedUnitCount	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter "1" if ProjectLegalStructureType = "Condominium" or "Cooperative". 	Numeric 2	1 2 3 4	Required to save the file in the selling system.	Property ..Property Information ..Property Details ...Financed Unit Count

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
63	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	Required for all loans	Values: ◇ Enter "Leasehold" if the subject property is located on tribal trust land. ◇ Enter "Other" if "LifeEstate" is permitted by Seller's negotiated term.	Enumerated	FeeSimple Leasehold Other		Property ..Property Information ..Property Details ...Property Estate Type
64	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Estate Type.	N/A	N/A	N/A	CR	IF Sort ID 63-PropertyEstateType = "Other"	Values: Enter "Life Estate" if permitted by Seller's negotiated term.	Enumerated	LifeEstate		Property ..Property Information ..Property Details ...Property Estate Type
65	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	R	Required for all loans	Values: Enter "true" if there is flood insurance coverage.	Boolean	false true		Property ..Property Information ..Property Details ...Property Flood Insurance Indicator
67	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	R	Required for all loans	Values: ◇ If this data is not available from property valuation documents, the borrower's input is an acceptable source. ◇ Enter "9999" if Home Value Explorer® (HVE) was used to value the subject property.	YYYY			Property ..Property Information ..Property Details ...Property Structure Built Year
69	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageType	Specifies the usage intention of the borrower for the property.	N/A	N/A	N/A	R	Required for all loans		Enumerated	Investment PrimaryResidence SecondHome		Property ..Property Information ..Property Details ...Property Usage Type

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77	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTYES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	IF [Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed"] AND Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"	<ul style="list-style-type: none"> • Values: If the subject property was valued by an interior appraisal: <ul style="list-style-type: none"> ◇ Include only above-grade bedrooms for 1-unit properties. ◇ Include both above and below-grade bedrooms for 2-4 unit properties. ◇ For investment properties, enter the number of bedrooms for each dwelling unit. If Sort ID 57- FinancedUnitCount = "3", enter the number of bedrooms for all 3 units. ◇ For primary residences with more than one unit, enter the number of bedrooms for each non-owner occupied unit as indicated on the appraisal. If Sort ID 57-FinancedUnitCount = "3", and one of the units is owner-occupied, enter the number of bedrooms for the 2 non-owner-occupied units. ◇ Enter "0" for any unit that is a studio/efficiency. 	Numeric 2			Property ..Property Information ..Property Details ...Bedroom Count
78	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTYES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed") AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	<ul style="list-style-type: none"> • Values: If the subject property was valued by an interior appraisal: <ul style="list-style-type: none"> ◇ For investment properties, enter the gross monthly rental income for each dwelling unit as indicated on the signed lease(s) for the <i>Mortgaged Premises</i>, of the subject property. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for all 3 units. ◇ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the <i>Mortgaged Premises</i>. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for the 2 non-owner occupied units. ◇ If there is no active lease for a unit, or the Borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. • Format: Round values to the nearest dollar. 	Numeric 9			Property ..Property Information ..Property Details ...Property Dwelling Unit Eligible Rent Amount

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80	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	CR	IF Sort ID 89-PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	Values: ◇ Enter the applicable value as instructed in Seller's negotiated term when the AVM is used in lieu of an appraisal. ◇ Enter "HomeValueExplorer" for <i>Relief Refinance Mortgages-Same Servicer</i> and <i>Relief Refinance Mortgages-Open Access</i> when the value of the <i>Mortgaged Premises</i> is determined using a point value estimate from Home Value Explorer (HVE). ◇ Enter "Other" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration.	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Valuation Property Details ...AVM Model Name Type
81	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameTypeOtherDescription	The name of the AVM model used to calculate the valuation of the subject property when Other is selected from the enumerated list.	N/A	N/A	N/A	CR	IF Sort ID 80-AVMModelNameType = "Other"	Values: Enter "FREAllowedAVM" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration for this data point.	Enumerated	See Tab 8-Enumerations		Property ..Property Information ..Appraisal/Valuation Property Details ...AVM Model Name Type
82	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CR	IF Sort IDs 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"]	Values: ◇ For conventional <i>Mortgages</i> only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal (UCDP). ◇ If a field review is used to value the subject property, enter the Document File Identifier used for the original appraisal.	String 10			Property ..Property Information ..Appraisal/Valuation Property Details ...Appraisal Identifier

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83	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◇ Enter the appraised value if used. ◇ Enter the value supported by Home Value Explorer® (HVE) if used. ◇ Enter the purchase price if used. ◇ Enter the estimated market value after completion of the improvements for energy conservation <i>Mortgages</i>. ◇ Enter the value as instructed in <i>Seller's</i> negotiated terms as applicable. 	Numeric 9			Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation Amount
84	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	CR	IF Sort ID 89-PropertyValuationMethodType <> "None"	Values: <ul style="list-style-type: none"> ◇ For <i>Mortgages</i> with appraisals, enter the effective date of the appraisal. ◇ For <i>Mortgages</i> using any other property valuation type, enter the effective date on the most recent inspection, <i>Feedback Certificate</i> or estimate. 	YYYY-MM-DD			Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation Effective Date
85	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"]	Values: Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 44.7. The form numbers for the FRE-Supported Enumerations are provided on <i>Tab 14-Phase 2 Additional Implementation Notes</i> .	Enumerated	See <i>Tab 8-Enumerations</i>		Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation <u>Form Type</u>

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89	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTYES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	Required for all loans	Values: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan: ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "DriveBy" for exterior-only appraisals. ◊ Enter "FullAppraisal" or "PriorAppraisalUsed", as applicable. ◊ Enter "None" if applicable. ◊ Enter "Other" if a Field Review was used to value the subject property. ◊ Enter the values as instructed in <i>Seller's</i> negotiated terms for all other property valuation method types.	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other PriorAppraisalUsed		Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation Method Type
90	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTYES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	Values: Enter "FieldReview" if a field review was used to value the subject property.	Enumerated	FieldReview		Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation Method Type
91	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	R	Required for all loans	Values: ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 23.2. ◊ For energy conservation <i>Mortgages</i> , the value used to calculate TLTV is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◊ For financed permanent buydown <i>Mortgages</i> , calculate using the <i>Mortgage</i> amount that includes the financed discount points. ◊ For Super Conforming Mortgages, calculate using the lower of the appraised value, field review value, or sales price.	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values ...Combined LTV Ratio Percent

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92	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the HTLTV ratio calculated in accordance with Guide Section 23.2. ◇ For <i>Financed Permanent Buydown Mortgages</i> , calculate using a <i>Mortgage</i> amount that includes the financed discount points. ◇ For energy conservation <i>Mortgages</i> , calculate using a value that is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◇ For super conforming <i>Mortgages</i> , calculate using a value that is the least of the appraised value, field review value, or sales price.	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values ...Home Equity Combined LTV Ratio Percent
93	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Parent Container: For this LOAN container, specify one of the following: ◇ LoanStateType = "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false") ◇ LoanStateType = "AtModification" if the loan is a modification (MortgageModificationIndicator = "true").	Enumerated	SubjectLoan	Required to save the file in the selling system.	N/A
102	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	ConversionType	Specifies the type of conversion permissible for a loan as stated on the mortgage documents.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 232-ConvertibleIndicator = "true"		Enumerated	ToFixedRate ToMonthlyPaymentFrequency		Loan (Closing or Modification tabs) ..Product Information ..Conversion Option Details ...Conversion Type
110	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceType	Specifies the type and source of index to be used to determine the interest rate at each adjustment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"		Enumerated	LIBOROneYearWSJDaily SixMonthLIBOR_WSJDaily WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Index Source Type

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111	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceTypeOtherDescription	An enumerated field used to collect additional Index Source Type values when needed.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 110-IndexSourceType = "Other"	Not Used	Enumerated			N/A
113	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Lookback Period." Values: <ul style="list-style-type: none"> Enter the number of days preceding the PerChangeRateAdjustmentEffectiveDate (<i>Interest Change Date</i>). 	Numeric 3	45		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest and Payment Adjustment Index Lead Days Count
114	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	CeilingRatePercent	The stated maximum percentage to which the interest rate can increase over the life of the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Lifetime Ceiling</i>." Values: <ul style="list-style-type: none"> Enter the sum of the <i>Note Rate</i> at origination plus the <i>Life Cap</i>. For ARMs with financed permanent buydowns, calculate using the permanently bought down initial <i>Note Rate</i>. 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Ceiling Rate Percent
115	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FirstRateChangePaymentEffectiveDate	The due date of the payment at the first calculated interest rate change. To arrive at the actual (true) date that interest begins to accrue at the changed rate, one payment period is subtracted if interest is paid in arrears.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Payment Change Date</i>." Values: Enter the first day of the month following each <i>Interest Change Date</i>. 	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Rate Change Payment Effective Date

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116	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease to over the life of the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND floor exists	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Lifetime Floor." Values: <ul style="list-style-type: none"> ◊ If the ARM has no Lifetime Floor, do not provide this data point. Do not enter the Margin value. ◊ For ARMs with financed permanent buydowns, calculate using the permanently bought down initial Note Rate. 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Floor Rate Percent
117	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest rate rounding exists	Format: Enter the value for interest rate rounding as "0.125."	Percent 3.4	0.125		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest Rate Rounding Percent
118	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"		Enumerated	Down Nearest NoRounding Up		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest Rate Rounding Type
119	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	The number of percentage points to be added to the index to arrive at the new interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Margin." Format: Enter the margin to four decimal places. For example, 1% must be entered as "1.0000." 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Margin Rate Percent

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120	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Parent Container: Enter two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container: <ul style="list-style-type: none"> ◊ One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps. ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps. 	Enumerated	First Subsequent		.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab
121	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND decrease cap exists	• Definition: The related Guide Glossary terms are "Initial Cap" and "Periodic Cap." • Values: If they exist: <ul style="list-style-type: none"> ◊ Enter the <i>Initial (decrease) Cap</i> with AdjustmentRuleType = "First." ◊ Enter the <i>Periodic (decrease) Cap</i> with AdjustmentRuleType = "Subsequent." 	Percent 3.4			.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Maximum Decrease Rate Percent
122	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	The maximum number of percentage points by which the rate can increase from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• Definition: The related Guide Glossary terms are "Initial Cap" and "Periodic Cap." • Values: <ul style="list-style-type: none"> ◊ Enter the <i>Initial Cap</i> with AdjustmentRuleType = "First." ◊ Enter the <i>Periodic Cap</i> with AdjustmentRuleType = "Subsequent." 	Percent 3.4			.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Maximum Increase Rate Percent

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
123	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is "<i>Initial Interest Change Date</i>." • Values: <ul style="list-style-type: none"> ◇ Enter the <i>Initial Interest Change Date</i> with AdjustmentRuleType = "First." ◇ Enter the second (first periodic) <i>Interest Change Date</i> with AdjustmentRuleType = "Subsequent." 	YYYY-MM-DD			Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Rate Adjustment Effective Date
124	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the subject loan can change.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◇ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◇ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment. 	Numeric 3			Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Rate Adjustment Frequency Months Count

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
126	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	O	N/A	Not Used	Enumerated	Subsequent		.Loan (Closing or Modification tabs) .Note Information
131	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentPercent	The number of percentage points by which the principal and interest payment adjusts.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	O	N/A	Not Used	Percent 3.4			.Loan (Closing or Modification tabs) .Note Information
135	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationMaximumTermMonthsCount	The maximum number of months over which an extendable mortgage may be amortized.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	O	N/A	Not Used	Numeric 3			.Loan (Closing or Modification tabs) .Product Information ...Loan Amortization Maximum Term Months Count

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
136	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodCount	The number of periods (as defined by the Loan Amortization Period Type) over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans		Numeric 3			Loan (Closing or Modification tabs) ..Product Information ...Loan Amortization Period Count
137	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodType	The duration of time used to define the period over which the loan is amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Month		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Loan Amortization Period Type
138	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: ◊ Enter "AdjustableRate" for an ARM. ◊ Enter "Fixed" for fixed-rate Mortgages . ◊ Enter "RateImprovementMortgage" for Affordable Merit Rate Mortgages .	Enumerated	AdjustableRate Fixed RateImprovementMortgage	IF the delivered Mortgage is not converted, required to save the file in the selling system	Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Loan Amortization Type
145	MESSAGE/DEALS/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorType	Specifies the source of the buydown funds.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Values: ◊ Only one source may be supplied. Enter the value for the predominant source. ◊ Enter "Borrower" if: ▪ The Borrower is the source of the temporary buydown, ▪ There are multiple sources and none is predominant, or ▪ The source is not on the list of FRE-Supported Enumerations. ◊ Enter "Lender" for temporary buydowns funded with Premium Financing . ◊ Enter "Other" if the contributor is an Interested Party as described in the Guide.	Enumerated	Borrower Lender Other		Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Contributor Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
146	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorTypeOtherDescription	A free-form text field used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	Subject Loan	At Closing (Non-Mods) OR At Modification	N/A	CR	IF Sort ID 145-BuydownContributorType = "Other"	Values: Enter "InterestedThirdParty" if the contributor is an Interested Party as described in the Guide.	Enumerated	InterestedThirdParty		Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Contributor Type
147	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	Subject Loan	At Closing (Non-Mods) OR At Modification	N/A	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are "Extended Buydown Mortgage" and "Limited Buydown Mortgage."	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Change Frequency Months Count
148	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods.	Subject Loan	At Closing (Non-Mods) OR At Modification	N/A	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are <i>Extended Buydown Mortgage</i> and <i>Limited Buydown Mortgage</i> . Values: For a 3-2-1 buydown over 3 years, enter "36".	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Duration Months Count
149	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	Subject Loan	At Closing (Non-Mods) OR At Modification	N/A	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are "Extended Buydown Mortgage" and "Limited Buydown Mortgage." Values: ◇ Enter the percent by which the <i>Note Rate</i> can increase at each adjustment period. For example, if the interest rate increases 1% annually during a two year buydown, the percentage increase is 1.0.	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Increase Rate Percent
150	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	Subject Loan	At Closing (Non-Mods) OR At Modification	N/A	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Definition: The related Guide Glossary terms are <i>Extended Buydown Mortgage</i> and <i>Limited Buydown Mortgage</i> . Values: ◇ For modified <i>Mortgages</i> , enter the percent by which the <i>Note Rate</i> was bought down as of the modification date. ◇ For non-modified <i>Mortgages</i> , enter the percent by which the <i>Note Rate</i> was bought down effective as of the <i>Note Date</i> .	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Initial Discount Percent

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
151	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 238- LoanAffordableIndicator = "true" AND closing costs are associated with this loan	<ul style="list-style-type: none"> Definition: This amount does not include prepaids / escrow items. Values: Enter value as specified on <i>Tab 14-Phase 2 Additional Implementation Notes</i>. Format: If the ClosingCostContributionAmount ≤ "0.99" enter "1.00." 	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount
152	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 151- ClosingCostContributionAmount ≥ "1"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term for "PremiumFunds" is "Premium Financing." Values: Enter value as specified on <i>Tab 14-Phase 2 Additional Implementation Notes</i> 	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
153	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 152- ClosingCostFundsType = "Other"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 14-Phase 2 Additional Implementation Notes</i>. 	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
154	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 151- ClosingCostContributionAmount ≥ "1"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 14-Phase 2 Additional Implementation Notes</i>. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type
155	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 154- ClosingCostSourceType = "Other"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 14-Phase 2 Additional Implementation Notes</i>. 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type

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157	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/ COLLECTED_OTHER_FUNDS/ COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Mortgage is delivered through the Servicing Released Sales Process AND other funds are collected at closing	<ul style="list-style-type: none"> • Definition: This data point captures the total amount of buydown, prepaids, or escrow item funds collected. • Values: Enter values as specified on <i>Tab 14-Phase 2 Additional Implementation Notes.</i> • Format: If the OtherFundsCollectedAtClosingAmount ≤ "0.99" enter "1.00." 	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Amount
158	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/ COLLECTED_OTHER_FUNDS/ COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 157-OtherFundsCollectedAtClosingAmount ≥ "1"	<ul style="list-style-type: none"> • Values: Enter values as specified on <i>Tab 14-Phase 2 Additional Implementation Notes.</i> 	Enumerated	AdvancedPITIPayment EscrowFunds Other PrincipalCurtailment		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type
159	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/ COLLECTED_OTHER_FUNDS/ COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 158-OtherFundsCollectedAtClosingType = "Other"		Enumerated	Buydown		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type
162	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionLoanType	Specifies the specific type of construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 231-ConstructionLoanIndicator = "true"		Enumerated	ConstructionToPermanent		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction Loan Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
163	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	<p>• Definition: This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only.</p> <p>• Values:</p> <ul style="list-style-type: none"> ◊ "AutomaticConversion" for <i>Mortgages</i> with <i>Integrated Documentation</i> as described in Guide Section K33.4(b). ◊ Enter "Modification Agreement" for <i>Mortgages</i> with <i>Modification Documentation</i> as described in Guide Section K33.4(b). ◊ Enter "NewNote" for <i>Mortgages</i> with <i>Separate Documentation</i> as described in Guide Section K33.4(b). 	Enumerated	AutomaticConversion ModificationAgreement NewNote		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Feature Type
165	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	<p>• Definition: This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only.</p> <p>• Values:</p> <ul style="list-style-type: none"> ◊ Enter "OneClosing" for <i>Mortgages</i> with <i>Integrated Documentation</i> as described in Guide Section K33.4(b). ◊ Enter "Two Closing" for <i>Mortgages</i> with <i>Separate Documentation</i> or <i>Modification Documentation</i> as described in Guide Section K33.4(b). 	Enumerated	OneClosing TwoClosing		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Type
167	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentFirstPaymentDueDate	The due date of the first payment of the permanent mortgage phase of a construction to permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	<p>• Definition</p> <ul style="list-style-type: none"> ◊ This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. ◊ The related Guide Glossary term is "Effective Date of Permanent Financing." <p>• Values:Enter values as specified on <i>Tab 14-Phase 2 Additional Implementation Notes</i>.</p>	YYYY-MM-DD			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent First Payment Due Date
172	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENT/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF [Sort ID 315-LoanPurposeType = "Purchase" AND (Sort ID 173-DownPaymentSourceType = "Borrower" OR Sort ID 238-LoanAffordableIndicator = "true")] OR [Sort ID 173-DownpaymentSourceType exists] OR [Sort ID 175-DownpaymentType exists]	<p>• Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). This amount does not include prepaids / escrow items.</p> <p>• Values: Enter value as specified on <i>Tab 14-Phase 2 Additional Implementation Notes</i>.</p>	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Amount

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
173	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENT/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSource	Specifies the entity providing funds for the down payment.	Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 172-DownPaymentAmount>=1	Values: See Tab 14-Phase 2 Additional Implementation Notes	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency Other Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type
174	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENT/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	Values: See Tab 14-Phase 2 Additional Implementation Notes	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type
175	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENT/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 238-LoanAffordableIndicator = "true"	Values: See Tab 14-Phase 2 Additional Implementation Notes	Enumerated	See Tab 8-Enumerations		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Type
176	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENT/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: See Tab 14-Phase 2 Additional Implementation Notes	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Type
194	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower.	Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Borrower paid discount points for this transaction		Amount 9.2			Loan (Closing or Modification tabs) .Note Information ..Note Details ...Borrower Paid Discount Points Total Amount

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195	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA_URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	Values: ◇ For purchase transaction <i>Mortgages</i> , enter the purchase price of the property, net of any adjustments made for sales concessions. ◇ For energy conservation <i>Mortgages</i> , if considered when setting the terms of the <i>Mortgage</i> , enter the price paid for the <i>Mortgaged Premises</i> plus the actual cost of the energy conservation improvements. ◇ This data point not required for refinance transaction <i>Mortgages</i> .	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Details ...Purchase Price Amount
198	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActType	Identifies the section of the National Housing Act that defines underwriting guidelines for VA or FHA loan evaluations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 317-MortgageType = "FHA" OR "USDARuralHousing" OR "Other"	Definition: VA programs are not covered under the National Housing Act. Values: ◇ Enter "234C" for condominiums and "203B" for all other <i>Mortgages</i> with MortgageType = "FHA." ◇ Enter "502" with MortgageType = "USDARuralHousing." ◇ Enter "184" or "8" with MortgageType = "Other" and MortgageTypeOtherDescription = "PublicAndIndianHousing."	Enumerated	203B 234C 184 502 8		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Section of Act Type
207	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan is to be reported as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	FRE Conditionality: Required even if Seller is not covered by HMDA.	Boolean	false true		Loan (Closing or Modification tabs) ..Origination Information ..Origination Details ...HMDA HOEPA Loan Status Indicator
208	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF calculated value $\geq 1.5000\%$	Values: ◇ Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Do not enter the APR, APOR, or the <i>Note Rate</i> . ◇ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a Seller should deliver to Freddie Mac the same rate spread reported under HMDA. ◇ The Federal Financial Institutions Examination Council (FFIEC) provides institutions a rate spread calculator at http://www.ffiec.gov/ratespread/newcalc.aspx .	Percent 3.4			Loan (Closing or Modification tabs) ..Origination Information ..Origination Details ...HMDA Rate Spread Percent

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209	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestAccrualType	Describes the formula used to calculate interest accrued since the previous payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	DailyInterestAccrual		Loan (Closing or Modification tabs) ..Product Information ..Daily Simple Interest (If Applicable) ...Interest Accrual Type
210	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisDaysInYearCountType	The number of days in a year to be used for a loan's interest calculation. Commonly used for daily simple interest and other loans for which interest due is calculated monthly.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	365Or366		Loan (Closing or Modification tabs) ..Product Information ..Daily Simple Interest (If Applicable) ...Interest Calculation Basis Days In Year Count Type
211	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisType	Defines the loan balance upon which the interest is calculated.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	EndOfPeriod		Loan (Closing or Modification tabs) ..Product Information ..Daily Simple Interest (If Applicable) ...Interest Calculation Basis Type
213	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationEffectiveMonthsCount	The number of months that the individual occurrence of this INTEREST_CALCULATION_RULE is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	O	N/A	Not Used	Numeric 3			N/A

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214	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationPeriodType	Describes the length of the interest accrual period.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Day Month		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Interest Calculation Period Type
215	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans		Enumerated	Simple		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Interest Calculation Type
217	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	LoanInterestAccrualStartDate	The date that interest begins to accrue for a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 335- InterestCalculationType = "Simple" AND Sort ID 214- InterestCalculationPeriodType = "Day"		YYYY-MM-DD		Loan (Closing or Modification tabs) ..Product Information ..Daily Simple Interest (If Applicable) ...Loan Interest Accrual Start Date	
218	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest only period on the loan ends.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 237- InterestOnlyIndicator = "true"	Not Used	YYYY-MM-DD		Loan (Closing or Modification tabs) ..Note Information ..Interest Only Details ...Interest Only End Date	
221	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 222- RelatedLoanInvestorType = "FRE"	<ul style="list-style-type: none"> Values: This is the 9-digit Freddie Mac-supplied number assigned to the original Mortgage by the Seller when the Mortgage was initially sold to Freddie Mac. Format: Values may not exceed 9 characters. 	String 30		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier	

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222	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF applies	Values: ◇ Enter "FRE" for <i>Freddie Mac-Owned Converted Mortgages</i> , Freddie Mac-Owned No Cash Out Refinances, Relief Refinance Mortgages - Same Servicer, and Relief Refinance Mortgages – Open Access OR as directed in Seller's negotiated term. ◇ Enter "Seller" for <i>Seller-Owned Modified Mortgages</i> and <i>Seller-Owned Converted Mortgages</i> .	Enumerated	FRE Seller		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier
224	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ApplicationReceivedDate	The date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the truth-in-lending disclosure.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter the date on which receipt of the <i>Borrower's</i> financial information first triggers the federal Truth-in-Lending disclosure requirements to the <i>Borrower</i> in connection with the <i>Mortgage</i> .	YYYY-MM-DD			Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Application Received Date
225	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is assumable as of the <i>Note Date</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Assumability Details ...Assumability Indicator
226	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Balloon/Reset Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Balloon Indicator
227	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BorrowerCount	The number of borrowers obligated on the note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: ◇ Enter the total number of <i>Borrowers</i> on the <i>Note</i> (can be more than five). ◇ Enter "1" for Native American tribe or tribal organization <i>Borrowers</i> ; do not provide information about secondary <i>Borrower(s)</i> .	Numeric 2			Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Borrower Count
228	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has a temporary subsidy buydown.	Boolean	false true		Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Temporary Subsidy Indicator
229	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the capitalized balance was added to the unpaid principal balance (UPB) of the <i>Note</i> prior to delivery.	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Capitalized Loan Indicator

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231	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Construction Conversion</i> or <i>Renovation Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction Loan Indicator
232	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has, or ever had, a conversion option.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Convertible Indicator
234	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	EscrowIndicator	Indicates whether or not escrows are associated with this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless there is an Escrow associated with the <i>Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Escrow Indicator
236	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138- LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is " <i>Initial Period</i> ."	Numeric 3			Loan (Closing or Modification tabs) .Note Information ..ARM Details ...Initial Fixed Period Effective Months Count
237	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has an interest only feature.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Interest Only Details ...Interest Only Indicator
238	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Home Possible Mortgage</i> or identified as an affordable <i>Mortgage</i> in <i>Seller's</i> negotiated term.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Loan Affordable Indicator
240	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	PrepaymentPenaltyIndicator	Indicates whether the loan includes a penalty charged to the borrower in the event of prepayment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has, or ever had, a prepayment penalty provision.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Indicator
241	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	RelocationLoanIndicator	Indicates if the loan is part of a corporate relocation program.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a fixed-rate <i>Mortgage</i> that complies with Guide Section 13.4.	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Relocation Loan Indicator

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243	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a shared equity <i>Mortgage</i> that meets the requirements of Guide Section 25.5.	Boolean	false true		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Details ...Shared Equity Indicator
244	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: ◇ Enter the total number of financed 1-4 unit properties owned and/or obligated on across all borrowers on the loan. Do not include commercial properties or timeshares. ◇ The subject property is included in the property count.	Numeric 2			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Additional Underwriting Details ...Total Mortgaged Properties Count
247	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector" OR Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Servicing Released Sales Process]	Values: Enter if the <i>Indicator Score</i> does not exist or is not usable.	Enumerated	InsufficientCreditHistory SignificantErrorsScore		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Impairment Type
249	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 251-LoanLevelCreditScoreValue exists	Values: Enter if the <i>Indicator Score</i> exists.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type
250	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	SellerSpecific		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
251	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 247- CreditScoreImpairmentType does not exist AND Sort ID 611- PartyRoleType = "Borrower" AND (Either Sort ID 545- LegalEntityType does not exist OR Sort ID 546- LegalEntityTypeOtherDescription = "LivingTrust") AND [(Sort ID 326- AutomatedUnderwritingSystemType <> "LoanProspector" OR Sort ID 328- LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Servicing Released Sales Process]	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Indicator Score</i>." Values: Enter if the Indicator Score exists. 	Numeric 4			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Value
252	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter value for NoteDate (Sort ID 320) for non-modified loan deliveries ◇ Enter value for LoanModificationEffectiveDate for modified loan deliveries 	YYYY-MM-DD		N/A	
253	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false"). ◇ Enter "AtModification" if the loan is a modification (MortgageModificationIndicator = "true"). 	Enumerated	AtClosing AtModification	Required to save the file in the selling system.	Loan (Closing or Modification tabs)
254	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed mortgage insurance premium by the value of the subject property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	<ul style="list-style-type: none"> Values: If there is no financed mortgage insurance, BaseLTVRatioPercent equals LTVRatioPercent. See Guide Section 27.1.1(a). 	Percent 3.4			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Delivered LTV Values ...Base LTV Ratio Percent
255	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	<ul style="list-style-type: none"> Values: See Tab 14-Phase 2 Additional Implementation Notes 	Percent 3.4			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Delivered LTV Values ...LTV Ratio Percent
256	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ For <i>Mortgages</i> with capitalized balances, enter the actual recomputed maturity date based on the actual principal and interest payment currently applicable. ◇ For <i>Mortgages</i> with principal curtailments, enter the date of the final monthly P&I payment as indicated on the <i>Note</i>, disregarding the effect of any curtailment. 	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ..Note Details ...Loan Maturity Date

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257	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans		Numeric 3			Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Loan Maturity Period Count
258	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Month		Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Loan Maturity Period Type
259	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION	MODIFICATION	LoanModificationEffectiveDate	The date on which the change in the terms of the Note go into effect.	SubjectLoan	AtModification	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: ◇ Enter the effective date of the modification agreement for <i>Seller-Owned Modified Mortgages</i> . ◇ Enter the date on which the <i>Construction Conversion or Renovation Modification Agreement</i> was effective. (The related Guide Glossary term is " <i>Effective Date of Permanent Financing</i> .")	YYYY-MM-DD		IF the condition is met, required to save the file in the selling system	Loan (Modification Tab) ..Modification Information ...Modification Details ...Loan Modification Effective Date
268	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: ◇ For subsidy buydown <i>Mortgages</i> , enter the monthly payment shown on the <i>Note</i> (without reference to the temporary subsidy buydown). ◇ For financed permanent buydown <i>Mortgages</i> , enter the initial P&I amount at the permanently bought down <i>Note Rate</i> .	Amount 9.2			Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Initial Principal and Interest Payment Amount
269	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentBillingStatementLeadDaysCount	The number of days between the billing statement date and the payment due date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 335- InterestCalculationType = "Simple" AND Sort ID 214- InterestCalculationPeriodType = "Day"		Numeric 3			Loan (Closing or Modification tabs) ..Product Information ...Daily Simple Interest (If Applicable) ...Payment Billing Statement Lead Days Count
270	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "Monthly" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Monthly		Loan (Closing or Modification tabs) ..Product Information ...Product Details ...Payment Frequency Type

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272	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: ◇ For ARMS, must be the first day of the month. ◇ For Mortgages with capitalized balances, enter the value of LastPaidInstallmentDueDate.	YYYY-MM-DD			
287	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: • Enter the total number of monthly payments available from all Borrowers' reserves, as described in Guide Section 26.5. • In cases where the value for BorrowerReservesMonthlyPaymentCount is not a whole number, e.g., "1.5 months", round down to next whole number. • "0" (zero) is an acceptable value.	Numeric 3			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Additional Underwriting Details
290	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: ◇ Enter the monthly debt payment as defined in Guide Section 37.16. Round to the nearest dollar. ◇ For subsidy buydown <i>Mortgages</i> , enter the monthly debt payment calculated using the monthly housing expense determined using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the <i>Seller</i> delivers the <i>Mortgage</i> . Round to the nearest dollar. ◇ For <i>Mortgages</i> for which the <i>Borrower</i> uses credit card, cash advance, or unsecured line of credit to pay fees, enter the monthly debt payment as defined in Guide Section 37.16, including the amount charged or advanced when it is included in the <i>Borrower's</i> total outstanding debt. Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Additional Underwriting Details ...Total Liabilities Monthly Payment Amount
291	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter the aggregate of the stable monthly income as defined in Guide Section 37.13 for all <i>Borrowers</i> . Round to the nearest dollar.	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Income Amount

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292	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: <ul style="list-style-type: none"> Enter the sum of the monthly charges on the <i>Borrowers'</i> Primary Residence (regardless of property usage type) as described in Guide Section 37.15 for all <i>Borrowers</i>. Round to the nearest dollar. For subsidy buydown <i>Mortgages</i>, enter the monthly housing expense calculated using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the Seller delivers the <i>Mortgage</i>. Round to the nearest dollar. For financed permanent buydown <i>Mortgages</i>, calculate using the initial P&I payment amount at the permanently bought down <i>Note Rate</i>. Round to the nearest dollar. 	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Proposed Housing Expense Amount
293	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 294-RefinanceCashOutDeterminationType = "CashOut"	Format: Enter as a positive number. Values: Enter the calculated value: new loan amount minus paid off first mortgage loan amount minus paid off second mortgage loan amount (only if the second was used in its entirety to purchase the subject property) minus <i>Closing Costs, Financing Costs and Prepaids/Escrows</i> .	Amount 9.2			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Amount
294	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutDeterminationType	Specifies how the lender has classified a refinanced loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 315-LoanPurposeType = "Refinance"	Values: <ul style="list-style-type: none"> Enter "CashOut" for special purpose cash-out refinance <i>Mortgages</i> when cash was used to buy out the equity of a co-owner. Enter "NoCashOut" for FRE-Owned "no cash-out" refinance <i>Mortgages</i> with expanded LTV/TLTV/HTLTV ratios. 	Enumerated	CashOut NoCashOut		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Determination Type
311	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: <ul style="list-style-type: none"> Enter the date on which the interest rate reflected on the note was locked with the <i>Borrower</i> (not the correspondent bank). If the lock date is extended, and the extension results in a change to the interest rate that was originally locked in, enter the date the price lock was extended. Do not enter the date that the aggregator locked in the rate with the correspondent. Enter only the date; the time will be ignored. 	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Origination Information ..Origination Details ...Borrower Price Lock Date

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312	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: ◇ Enter the value of the index (Sort ID 110-IndexSourceType) used to generate either the final Truth-in-Lending statement or the Closing Disclosure. ◇ Enter the value of the index used to calculate the initial <i>Note Rate</i> for an ARM (not taking into account any discounts or premiums). This is the value of the index in effect the day the disclosure to the borrower was prepared.	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Disclosed Index Rate Percent
313	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	Values: Data point not required in "AtModification" container.	Enumerated	FirstLien		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Lien Priority Type
315	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter "Purchase" for purchase transaction <i>Mortgages</i> .	Enumerated	Purchase Refinance		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Details ...Loan Purpose Type
317	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: ◇ Enter "Conventional" unless the <i>Mortgage</i> is a government loan. ◇ The related Guide Glossary term for "Conventional" is " <i>Home Mortgage</i> ." ◇ The related Guide Glossary term for "USDA Rural Housing" is " <i>Section 502 GRH Mortgage</i> ."	Enumerated	Conventional FHA Other USDARuralHousing VA		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Mortgage Type
318	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 317-MortgageType = "Other"	Definition: Note moved to "ReadMe" tab.	Enumerated	PublicAndIndianHousing		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Mortgage Type
319	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans		Amount 9.2		IF the delivered Mortgage is not converted, required to save the file in the selling system	Loan (Closing or Modification tabs) ..Note Information ..Note Details ...Note Amount*

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320	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "false"	Values: Enter values as specified on <i>Tab 14- Phase 2 Additional Implementation Notes</i> .	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Note Date
321	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	Values: Enter the original interest rate as indicated on the <i>Note</i> unless the <i>Mortgage</i> is one of the of the following: ◇ For subsidy buydown <i>Mortgages</i> , enter the rate shown on the <i>Note</i> (without reference to the temporary buydown subsidy). ◇ For financed permanent buydown <i>Mortgages</i> , enter the permanently bought down initial <i>Note Rate</i> . ◇ For <i>Construction Conversion</i> and <i>Renovation Mortgages</i> , enter the rate in effect for the <i>Permanent Financing</i> . ◇ For <i>Seller-Owned Modified Mortgages</i> , enter the rate in effect after modification.	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Note Rate Percent
322	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "LoanProspector"	Values: ◇ Enter the <i>LP Key Number</i> . ◇ For all Home Possible Mortgages, enter the LP Key Number even if a Non-LP Mortgage. ◇ For all Manufactured Homes, enter the LP Key Number even if a Non-LP Mortgage.	String 20			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Automated Underwriting Case Identifier
325	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 326- AutomatedUnderwritingSystemType exists AND the loan received a risk classification	Values: ◇ Enter the applicable <i>Risk Class/Classification</i> for <i>Loan Prospector</i> ® <i>Mortgages</i> . ◇ For other AUS <i>Mortgages</i> , if permitted by <i>Seller's</i> negotiated terms, enter the recommendation provided by the AUS.	Enumerated	A1Accept A2Accept Accept Approve ApproveEligible C1Caution C2Caution Caution CautionEligibleForAMinus		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Automated Underwriting Recommendation Description

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326	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 328-LoanManualUnderwritingIndicator = "false"	Values: ◇ For <i>Loan Prospector Mortgages</i> , enter "LoanProspector." ◇ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◇ For all other automated underwriting system <i>Mortgages</i> , if permitted by Seller's negotiated terms, enter the applicable automated underwriting system.	Enumerated	Assetwise Capstone Clues DesktopUnderwriter ECS LoanProspector Other Strategyware Zippy		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type
327	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "Other"	Values: Enter "FirstMortgageCreditScore" if permitted by Seller's negotiated term.	Enumerated	FirstMortgageCreditScore		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type
328	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	Required for all loans	• Definition: The related Guide Glossary term is " <i>Manually Underwritten Mortgage</i> ." • Values: ◇ Enter "false" if the loan underwriting decision is <u>not</u> based on manual underwriting and is based on the recommendation from an automated underwriting system. ◇ Enter "true" if the <i>LP Risk Class/Classification</i> is "Caution" and the loan was manually underwritten prior to delivery.	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Loan Manual Underwriting Indicator
332	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Parent Container: ◇ Submit this LOAN container (Sort IDs 332-351) with origination data for modified loans being delivered to FRE ◇ Also submit a LOAN container with LoanStateType = "AtModification" (Sort IDs 93-331) with all data points updated to reflect the modified loan. Some values may not have changed.	Enumerated	SubjectLoan		N/A

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332.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Parent Container: Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers: ◇ One with AdjustmentRuleType = "First" to describe the <i>Initial Period</i> and <i>Initial Caps</i> of the original <i>Mortgage</i> prior to modification; and ◇ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and <i>Periodic Caps</i> of the original <i>Mortgage</i> prior to modification.	Enumerated	First Subsequent		Loan (Closing Tab) ..Note Information ...ARM Details ...First and Subsequent Adjustment Tabs
332.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Values: ◇ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◇ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			Loan (Closing Tab) ..Note Information ...ARM Details ...First and Subsequent Adjustment Tabs ...Per Change Rate Adjustment Frequency Months Count
333	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the amortization type of the original <i>Mortgage</i> prior to modification.	Enumerated	AdjustableRate Fixed		Loan (Closing Tab) ..Product Information ...Product Details ...Loan Amortization Type
335	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"		Enumerated	Simple		Loan (Closing Tab) ..Product Information ...Product Details ...Loan Amortization Type

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337	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Definition: The related Guide Glossary term is "Balloon / Reset Mortgage". Values: Enter "false" unless the original Mortgage had a balloon feature prior to modification.	Boolean	false true		Loan (Closing Tab) ..Product Information ..Product Details ...Balloon Indicator
337.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 333- LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is "Initial Period." Values: Enter the Initial Period of the original Mortgage prior to modification.	Numeric 3			Loan (Closing Tab) ..Note Information ..ARM Details ...Initial Fixed Period Effective Months Count
337.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter "true" if the original Mortgage had an Initial Interest™ feature prior to modification.	Boolean	false true		Loan (Closing Tab) ..Product Information ..Interest Only Details ...Interest Only Indicator
338	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: ◇ Enter the original Note Date of the modified Mortgage. ◇ For Construction Conversion or Renovation Mortgages with Modification Documentation, enter the original Note Date of the Interim Construction Financing documentation.	YYYY-MM-DD			N/A
339	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: Enter "AtClosing" to indicate that the associated loan data in this LOAN container is accurate as of the Note Date.	Enumerated	AtClosing		Loan (Closing Tab)
340	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the maturity date on the original Note prior to modification.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Loan Maturity Date
342	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the payment frequency on the original Note prior to the modification.	Enumerated	Biweekly Monthly		Loan (Closing Tab) ..Product Information ..Product Details ...Payment Frequency Type

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344	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the first payment date as stated on the <i>Note</i> prior to the modification.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Scheduled First Payment Date
345	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: ◊ Enter the original lien priority of the <i>Mortgage</i> prior to modification. ◊ For <i>Construction Conversion</i> or <i>Renovation Mortgages</i> with Modification Documentation, enter the lien priority of the <i>Interim Construction Financing</i> documentation.	Enumerated	FirstLien		Loan (Closing Tab) ..Product Information ..Product Details ...Lien Priority Type
347	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Definition: The related Guide Glossary term for "Conventional" is " <i>Home Mortgage</i> ."	Enumerated	Conventional		Loan (Closing Tab) ..Product Information ..Product Details ...Mortgage Type
349	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: ◊ Enter the original Note amount of the <i>Mortgage</i> prior to modification. ◊ For <i>Construction Conversion</i> or <i>Renovation Mortgages</i> with Modification Documentation, enter the Note amount of the <i>Interim Construction Financing</i> documentation.	Amount 9.2		This data point NOT required to save file in selling system.	Loan (Closing Tab) ..Note Information ..Note Details ...Note Amount
350	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: ◊ Enter the original <i>Note Date</i> . ◊ For <i>Construction Conversion</i> or <i>Renovation Mortgages</i> with Modification Documentation, enter the original Note Date of the <i>Interim Construction Financing</i> documentation.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Note Date
351	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the <i>Interest Rate</i> as indicated on the original <i>Note</i> .	Percent 3.4			Loan (Closing Tab) ..Note Information ..Note Details ...Note Rate Percent
352	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	Current	N/A	R	Required for all loans	<i>Note moved to "Saving Files In Selling System Column"</i>	Enumerated	SubjectLoan	Required to save the file in the selling system.	N/A

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354	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	CR	IF Sort ID 232-ConvertibleIndicator = "true"	<ul style="list-style-type: none"> • Definition: Use for all convertible loans, not just ARM to Fixed. • Values: Enter "Exercised" when the conversion option has been exercised prior to delivery. 	Enumerated	Active Exercised Expired		Loan (Current Tab) ..Product Information ..Conversion Details ...Convertible Status Type
355	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	NextRateAdjustmentEffectiveDate	The date on which the next interest rate adjustment goes into effect.	SubjectLoan	Current	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is <i>Interest Change Date</i>. • Values: Enter the next <i>Interest Change Date</i> occurring after the <i>Mortgage</i> is delivered to FRE. 	YYYY-MM-DD			Loan (Current Tab) ..Product Information ..ARM Details ...Next Rate Adjustment Effective Date
364	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	CR	IF Sort ID 366-EscrowMonthlyPaymentAmount ≥ "1"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ Enter the applicable value for each insurance or tax to be paid from <i>Escrow</i>. ◊ Enter "Other" if "Leasehold" is permitted by <i>Seller's</i> negotiated term. 	Enumerated	See Tab 8-Enumerations		Loan (Current Tab) ..Origination Information ..Escrow Details ...Escrow Item Type
365	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	CR	IF Sort ID 364-EscrowItemType = "Other"	<ul style="list-style-type: none"> Values: Enter "Leasehold" if permitted by <i>Seller's</i> negotiated term. 	Enumerated	Leasehold		Loan (Current Tab) ..Origination Information ..Escrow Details ...Escrow Item Type

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366	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	CR	IF Sort ID 234-EscrowIndicator = "true" AND loan delivered through servicing the released process	<ul style="list-style-type: none"> Values: Enter the amount for the associated EscrowItemType. Format: If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00." 	Amount 9.2			Loan (Current Tab) ..Origination Information ...Escrow Details ...Escrow Monthly Payment Amount
367	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE	INTEREST_CALCULATION_OCCURRENCE	CurrentAccruedInterestAmount	The dollar amount of interest accrued on the loan between the last paid installment date and the date reported.	SubjectLoan	Current	N/A	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Amount 9.2			Loan (Current Tab) ..Payment Information ...Other Payment Details (If Applicable) ...Daily Simple Interest ...Current Accrued Interest Amount
368	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	SubjectLoan	Current	N/A	CR	IF applies		String 3			Loan (Current Tab) ..Product Information ...Product Details ...Investor Feature Identifiers
369	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	BaseGuarantyFeePercent	The guaranty fee rate prior to applying any adjustments, such as buyup/buydown. This can be specified in a price sheet, commitment, or other agreement. The guaranty fee is a portion of the interest on the loan that is paid to a party to ensure the timely payment of principal and interest to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	O	N/A	Not Used	Percent 3.4			N/A
373	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuaranteeFeeAddOnIndicator	Indicates whether an eligible seller has elected the Add On or Post-Settlement delivery fees for a specific mortgage.	SubjectLoan	Current	N/A	CR	IF applies		Boolean	false true		Loan (Current Tab) ..Execution Information ...Loan Level G-Fee Details ...Guarantee Fee Add On Indicator

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374	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeeAfterAlternatePaymentMethodPercent	Contractual guaranty fee (after adjusting for the alternate payment method (APM) remittance cycle, if applicable) for an Mortgage Backed Security (MBS) pool mortgage.	SubjectLoan	Current	N/A	O	N/A	Not Used	Percent 3.4			N/A
375	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeePercent	The guaranty fee rate after applying all adjustments to the guaranty fee, such as buyup/buydown. The guaranty fee is a portion of the interest on the loan that is paid to a party to guarantee the timely payment of interest and principal to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	O	N/A	Not Used	Percent 3.4			N/A
376	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	Values: ◇ Enter "PropertyInspectionAlternative" if evaluated through <i>Loan Prospector</i> [®] (LP) and permitted by LP. ◇ Enter "Form 2070" if evaluated through LP and permitted by LP. ◇ Enter "Form 2075" OR "PropertyInspectionWaiver" if permitted by <i>Seller's</i> negotiated term.	Enumerated	Form2070 Form2075 PropertyInspectionAlternative PropertyInspectionWaiver		Loan (Current Tab) Product Information Investor Collateral Program Identifier
378	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	R	Required for all loans	Values: The value must always be "100".	Percent 3.4			N/A
379	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorProductPlanIdentifier	Specifies the investor identifier associated with the loan product being financed.	SubjectLoan	Current	N/A	O	N/A	Not Used	String 10			N/A
380	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceDay	The day of the month on which principal and interest for the loan are remitted by the servicer to the investor.	SubjectLoan	Current	N/A	O	N/A	Not Used	---DD			N/A

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381	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceType	This describes the contractual accounting method used to calculate the funds received by the servicer from the borrower that are due to the investor.	SubjectLoan	Current	N/A	O	N/A	Not Used	Enumerated			N/A
385	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the associated security.	SubjectLoan	Current	N/A	R	Required for all loans	Values: See Tab 14-Phase 2 Additional Implementation Notes	Amount 9.2			Loan (Current Tab) .Payment Information ...Loan Acquisition Scheduled UPB Amount
386	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	SubjectLoan	Current	N/A	CR	IF applies	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> Enter the value as permitted by Seller's negotiated term. Enter in basis points, the increase or decrease amount of the Required Spread for each individual Mortgage allocated to a specific Guarantor or MultiLender Swap contract. Leave blank if not elected. Format: Ignore the ULDDS format for this field. Enter the value as an integer. The system will divide the value by 10, which will insert a decimal point one place from the right of the number. So for a value of 4.5 basis points, enter "45" and the selling system will insert a decimal between the "4" and the "5". 	Percent 3.4		Loan (Current Tab) .Execution Information .Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Basis Point Number	
387	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownType	Specifies the type of buyup or buydown an eligible seller has elected to exercise for a specific mortgage.	SubjectLoan	Current	N/A	CR	IF applies		Enumerated	Buydown Buyup BuyupBuydownDoesNotApply		Loan (Current Tab) .Execution Information .Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Type
389	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanDefaultLossPartyType	Indicates the party that bears the default loss for the loan.	SubjectLoan	Current	N/A	O	N/A	Not Used	Enumerated			N/A

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391	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyType	Identifies the party responsible for marketing the property in case of default.	SubjectLoan	Current	N/A	O	N/A	Not Used	Enumerated			N/A
393	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT	LOAN_COMMENT	LoanCommentText	The text of the loan comment.	SubjectLoan	Current	N/A	O	N/A	Not Used	String 100			N/A
394	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonResetIndicator	When true, indicates that the balloon loan has been reset.	SubjectLoan	Current	N/A	CR	IF Sort ID 226-BalloonIndicator = "true"	Values: Enter "true" if the reset option has been exercised.	Boolean	false true		Loan (Current Tab) .Product Information ..Reset Details ...Balloon Reset Indicator
395	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	The current interest rate, expressed as a percent, for this loan.	SubjectLoan	Current	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Percent 3.4			Loan (Current Tab) .Payment Information ..Payment Details ...Current Interest Rate Percent
397	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	Indicates that a loan modification exists.	SubjectLoan	Current	N/A	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a: ◊ <i>Seller-Owned Modified Mortgage</i> , ◊ <i>Construction Conversion with Modification Documentation</i> , or ◊ <i>Renovation Mortgage with Modification Documentation</i> .	Boolean	false true		Loan (Current Tab) .Product Information ..Modification Details ...Mortgage Modification Indicator
399	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorCommitmentIdentifier	The unique identifier of the commitment that states the terms under which a loan seller and an investor agree to exchange loans for funds, securities, or other assets.	SubjectLoan	Current	N/A	O	N/A	Not Used	String 30			N/A

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400	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorContractIdentifier	A unique identifier for a group of loans identified as part of a cash pool or a security pool.	SubjectLoan	Current	N/A	CR	IF applies	<ul style="list-style-type: none"> • Parent Container: The MISMO v3.0 schema allows only one data point per LOAN_IDENTIFIER container. For FRE, any or all of Sort IDs 400-403 may be required. If more than one of these data points is required for the delivered <i>Mortgage</i>, the LOAN_IDENTIFIER container must be repeated for each one. See XML samples provided in Appendix C. • Values: Enter the applicable contract number assigned by the selling system. 	String 30			N/A
401	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	IF loan is registered with MERS	<ul style="list-style-type: none"> • Parent Container: See note for Sort ID 400. • Format: Valid values may not exceed 18 characters. 	String 30			Top of Screen .MERS MIN Identifier
402	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	R	Required for all loans	<ul style="list-style-type: none"> • Parent Container: See note for Sort ID 400. • Format: Values may not exceed 20 characters. • Values: Enter the seller loan identifier, and not the Freddie Mac loan number. 	String 30		Required to save the file in the selling system.	Top of Screen .Seller Loan Identifier*
403	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	CR	IF applies	<ul style="list-style-type: none"> • Parent Container: See note for Sort ID 400. • Format: Values may not exceed 20 characters. 	String 30			N/A
404	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	IF applies	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for <i>Construction Conversion Mortgages</i> meeting the requirements of Guide Section K33.1. ◊ Enter "Renovation" for <i>Renovation Mortgages</i> meeting the requirements of Guide Section K33.1. 	Enumerated	See Tab 8-Enumerations		Loan (Current Tab) .Product Information ...Product Details ...Loan Program Identifier

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405	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	Current	N/A	R	Required for all loans	Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A
406	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	Current	N/A	R	Required for all loans	<i>Note moved to "Saving Files In Selling System Column"</i>	Enumerated	Current	Required to save the file in the selling system.	Loan (Current Tab)
411	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	LenderPaidMIInterestRateAdjustmentPercent	The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums.	SubjectLoan	Current	N/A	CR	IF Sort ID 426-MIPremiumSourceType = "Lender"		Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...Lender Paid MI Interest Rate Adjustment Percent
412	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 429-PrimaryMIAbsenceReasonType does not exist	Values: Enter a value between 5 and 10 characters as defined in Guide Exhibit 10.	String 50			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Certificate Identifier
413	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter a valid insurer from Guide Exhibit 10.	Enumerated	CMG Essent Genworth MGIC Other PMI Radian RMIC Triad UGI		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type
414	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	CR	IF Sort ID 413-MICompanyNameType = "Other"		Enumerated	ArchMI CAHLIF MIF NMI RMIC-NC		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type
416	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter the percent of the <i>Note</i> amount covered by the <i>Mortgage</i> insurance for conventional (non-governmental) loans. See Guide Section 27.1 for required coverage levels.	Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Coverage Percent

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422	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedAmount	The amount of the up-front premium that is financed.	SubjectLoan	Current	N/A	CR	IF Sort ID 423-MIPremiumFinancedIndicator = "true"	Values: For <i>Mortgages</i> with financed mortgage insurance premiums, enter the dollar amount of the single payment premium.	Amount 9.2			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Financed Amount
423	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedIndicator	Indicates whether mortgage insurance premium has been added to loan amount.	SubjectLoan	Current	N/A	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: Enter "false" unless the mortgage insurance premium is included as part of the principal amount of the <i>Mortgage</i> .	Boolean	false true		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Financed Indicator
426	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	SubjectLoan	Current	N/A	CR	IF Sort ID 412-MICertificateIdentifier exists	Values: ◇ Enter the source ("Borrower" or "Lender") of the payment of the premium(s). ◇ If the premiums are paid both monthly and upfront, enter the source of the <u>monthly</u> premium payment only.	Enumerated	Borrower Lender		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Source Type
429	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not exist	Values: ◇ Enter "Other" for Relief Refinance Mortgages if applicable. ◇ Enter "Other" as directed by <i>Seller's</i> negotiated term.	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...Primary MI Absence Reason Type
430	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	CR	IF Sort ID 429-PrimaryMIAbsenceReasonType = "Other"	Values: ◇ Enter "NoMIBasedOnMortgageBeingRefinanced" for Relief Refinance Mortgages ◇ Enter "NoMIBasedOnInvestorRequirements" as directed by <i>Seller's</i> negotiated term.	Enumerated	IndemnificationInLieuOfMI NoMIBasedOnInvestorRequirements NoMIBasedOnMortgageBeingRefinanced RecourseInLieuOfMI		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...Primary MI Absence Reason Type
436	MESSAGE/DEALS/SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PrincipalAndInterestPaymentAmount	The principal and interest amount that is part of the total payment being reported.	SubjectLoan	Current	N/A	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Amount 9.2			Loan (Current Tab) ..Payment Information ...ARM Details ...Principal and Interest Payment Amount

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438	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	AggregateLoanCurtailmentAmount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	SubjectLoan	Current	N/A	CR	IF curtailments on the loan exist	Values: Enter the total of all curtailments received as of the <i>Funding Date</i> .	Amount 9.2			Loan (Current Tab) ..Payment Information ..Payment Details ...Aggregate Loan Curtailment Amount
440	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	R	Required for all loans	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Due Date of Last Paid Installment (DDLPI)</i>." Values: See <i>Tab 14-Phase 2 Additional Implementation Notes</i>. 	YYYY-MM-DD			Loan (Current Tab) ..Payment Information ..Payment Details ...Last Paid Installment Due Date
441	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaymentReceivedDate	The actual date the last payment by the borrower was received by the lender.	SubjectLoan	Current	N/A	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			Loan (Current Tab) ..Payment Information ..Other Payment Details (If Applicable) ...Daily Simple Interest ...Last Payment Received Date
442	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	R	Required for all loans		Amount 9.2			Loan (Current Tab) ..Payment Information ..Payment Details ...Current UPB Amount
450	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	FNMHomeImprovementProductType	Denotes the Fannie Mae-specific home improvement product.	SubjectLoan	Current	N/A	O	N/A	Not Used	Enumerated			N/A
451	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: Enter "TexasEquity" for <i>Texas Equity Section 50(a)(6) Mortgages</i> .	Enumerated	RefiPlus ReliefRefinanceOpenAccess ReliefRefinanceSameServicer StreamlinedReliefRefinance TexasEquity		Loan (Current Tab) ..Product Information ..Product Details ...Refinance Program Identifier

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452	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	DelinquentPaymentsOverPastTwelveMonthsCount	The number of times during the past twelve months that the payment on the subject loan was delinquent.	SubjectLoan	Current	N/A	R	Required for all loans	Definition: See <i>Tab 14-Phase 2 Additional Implementation Notes</i> Values: For a loan with no delinquencies, enter "0".	Numeric 2			Loan (Current Tab) .Payment Information ..Payment Details ...Delinquent Payments Over Past Twelve Months Count
459	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Parent Container: ◊ Provide this LOAN Container with LoanStateType = "AtConversion" (Sort IDs 459 - 509) with data about the <i>Converted Mortgage</i> . ◊ Also provide a LOAN container with LoanStateType = "AtClosing" (Sort IDs 93-331) with data about the original loan prior to conversion.	Enumerated	SubjectLoan	IF the condition is met, required to save the file in the selling system	N/A
460	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	LatestConversionEffectiveDate	The most recent date on which a change in the terms of the loan, as described in the Note, became effective.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the <i>Conversion Date</i> .	YYYY-MM-DD		IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Conversion Information ..Latest Conversion Effective Date
461	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the loan amortization type of the <i>Converted Mortgage</i> .	Enumerated	Fixed	IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Product Information ..Product Details ...Loan Amortization Type
463	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"		Enumerated	Simple		Loan (Conversion Tab) .Product Information ..Product Details ...Interest Calculation Type

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464.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter "false" unless otherwise permitted by Seller's negotiated term.	Boolean	false true		Loan (Conversion Tab) .Product Information ..Product Details ...Balloon Indicator
465	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the value of LatestConversionEffectiveDate	YYYY-MM-DD			N/A
466	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter "AtConversion" to indicate that this LOAN Container provides data about the <i>Converted Mortgage</i> .	Enumerated	AtConversion	IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab)
467	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the maturity date of the resulting <i>Converted Mortgage</i> .	YYYY-MM-DD			Loan (Conversion Tab) Conversion Information Loan Maturity Date
468	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the P&I payment as stated on the <i>Note</i> after the conversion.	Amount 9.2			Loan (Conversion Tab) .Conversion Information ..Initial Principal and Interest Payment Amount
469	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the payment frequency of the <i>Converted Mortgage</i> .	Enumerated	Monthly		Loan (Conversion Tab) .Product Information ..Product Details ...Payment Frequency Type
471	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the date of the first scheduled <i>Mortgage</i> payment after conversion.	YYYY-MM-DD			Loan (Conversion Tab) .Conversion Information ..Scheduled First Payment Date

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472	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Definition: The related Guide Glossary term for "Conventional" is " <i>Home Mortgage</i> ."	Enumerated	Conventional		Loan (Conversion Tab) .Product Information ...Mortgage Type
474	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the loan amount of the resulting <i>Converted Mortgage</i> .	Amount 9.2		IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Conversion Information ..Note Amount
476	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtConversion	N/A	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the interest rate of the resulting converted <i>Note</i> in effect as of the <i>Conversion Date</i> .	Percent 3.4			Loan (Conversion Tab) .Conversion Information ..Note Rate Percent
496	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	RelatedLoan		N/A
497	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	RelatedLoan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AdjustableRate Fixed RateImprovementMortgage		N/A
499	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	RelatedLoan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	Boolean	false true		N/A
501	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A
502	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AtClosing		N/A

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503	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	Related Loan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	Numeric 3			N/A
504	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	Related Loan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	Month		N/A
506	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	Related Loan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A
507	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Related Loan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	FirstLien		N/A
509	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	Related Loan	AtClosing	N/A	CR	IF second lien is being delivered, required for first lien	Not Used	Amount 9.2			N/A
510	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Related Loan	Current	N/A	CR	IF subject loan has secondary financing	FRE Conditionality: ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◇ Note this data point also may be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	RelatedLoan	IF the condition is met, required to save the file in the selling system	Loan (Current Tab) .Secondary Financing / .Related Loan Details ..Related Loan Tab

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511	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	Related Loan	Current	N/A	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the HELOC maximum credit line as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> . If the maximum credit line has been modified, deliver the modified maximum amount. ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC".	Amount 9.2			Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ..Related Loan Tab ...HELOC Details ...Current HELOC Maximum Balance Amount
512	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	Related Loan	Current	N/A	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the disbursed amount (used portion) as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> , not the maximum credit line amount. ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". ◇ Enter "0" if no disbursements have occurred as of the <i>Note Date</i> .	Amount 9.2			Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ..Related Loan Tab ...HELOC Details ...HELOC Balance Amount
513	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	Related Loan	Current	N/A	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: ◇ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd" ◇ Enter "true" IF Sort IDs 153 or 176 = "SecondaryFinancingHELOC" ◇ Note the value could be either "true" or "false" if Sort IDs 153 and 176 do not exist	Boolean	false true		Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ..Related Loan Tab ...HELOC Details ...HELOC Indicator
514	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Related Loan	Current	N/A	CR	IF Sort ID 515-LoanStateType exists	Conditionality: ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then at least one instance of this data point MUST be delivered. ◇ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A
515	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Related Loan	Current	N/A	CR	IF subject loan has secondary financing	Conditionality: ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then at least one instance of this data point MUST be delivered. ◇ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	Current		Loan (Current Tab)

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516	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	Related Loan	Current	N/A	CR	IF Sort ID 513-HELOCIndicator = "false"	Values: ◇ Enter the balance of the closed-end subordinate <i>Mortgage</i> . ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd".	Amount 9.2			Loan (Current Tab) .Secondary Financing / Related Loan Details ..Related Loan Tab ...Closed-end SecondCurrent UPB Amount
517	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Related Loan	Current	N/A	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current", but each valid value for LienPriorityType may be used only once.	Enumerated	SecondLien ThirdLien FourthLien		Loan (Current Tab) .Secondary Financing / Related Loan Details ..Related Loan Tab ...Lien Priority Type
519	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	Related Loan	Current	N/A	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated	Conventional USDARuralHousing		Loan (Current Tab) .Secondary Financing / Related Loan Details ..Related Loan Tab ...Mortgage Type
525	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	IF Sort ID 528-PartyRoleType = "Appraiser"	Values: ◇ Enter the state license number of the appraiser who completed the final estimate of value. ◇ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. ◇ When the appraiser is a trainee and: ▪ Has a license identifier, deliver the trainee's license identifier ▪ Does not have a license identifier, deliver the word "trainee" (lower case) ◇ When the appraiser is not a trainee and there is no supervisory appraiser, deliver the Appraiser License Identifier.	String 50			Party .Party Information ..Appraiser Details ...Appraiser License Identifier
528	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"]		Enumerated	Appraiser		N/A

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534	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser SUPERVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	AppraiserSupervisor	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	Values: ◇ Enter the state license number of the appraiser who completed the final estimate of value. ◇ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. ◇ When Sort ID 528-PartyRoleType "Appraiser" is a trainee: ▪ Always deliver the Appraiser Supervisor Identifier, whether or not the appraiser supervisor signed the appraisal AND whether or not the appraiser trainee has a license identifier. ◇ When the appraiser is not a trainee and there is no supervisory appraiser, leave the field blank (do not make any entry such as N/A or none).	String 50			Party ..Party Information ...Appraiser Details ...Appraiser Supervisor Identifier
537	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	AppraiserSupervisor	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"] AND supervisor signed appraisal		Enumerated	AppraiserSupervisor		Party ..Party Information ...Appraiser Details ...Appraiser Supervisor Identifier
540	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist		String 30		IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ....First Name*
541	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist		String 35		IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower ..Borrower Information ...Borrower Tab ...Borrower DetailsLast Name*

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542	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist AND middle name exists		String 30			Borrower ..Borrower Information ..Borrower Tab ...Borrower DetailsMiddle Name
543	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist AND suffix name exists		String 4			Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Suffix Name
544	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType exists	Values: • Enter the complete, unparsed name of the non-individual title holder of the <i>Mortgaged Premises</i> unless the <i>Borrower</i> is a Living Trust. • If the <i>Borrower</i> is a Living Trust, indicate the complete unparsed name of the Underwritten Settlor, For example, "John W. Johnson"	String 100		Yes IF the primary borrower is a legal entity.	Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Non-Individual Borrower Name*
545	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter "Other" if the non-individual title holder of the <i>Mortgaged Premises</i> is a living trust or Native American Tribe or Tribal Organization.	Enumerated	Estate GovernmentEntity LimitedLiabilityCompany LimitedPartnership JointVenture NonProfitCorporation Other		Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Non-Individual Borrower Type
546	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	CR	IF Sort ID 545-LegalEntityType = "Other"	Values: Enter the applicable value for the non-individual title holder of the Mortgaged Premises.	Enumerated	LivingTrust NativeAmericanTribeOrTribalOrganization		Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Non-Individual Borrower Type
548	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: ◊ Enter the complete mailing street address for the property (excluding City, State, and ZIP). ◊ If the <i>Borrower's</i> mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing AddressStreet Address

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549	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressType	Specifies the type of address.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		Enumerated	Mailing		Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing AddressAddress Type
554	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		String 50			Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing Address....City Name
555	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	Enumerated			Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing Address....Country Code
557	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	Format: Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).	String 9			Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing Address....Postal Code
560	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	Values: ◊ If the Borrower's mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort ID 548. ◊ Enter state abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28-Postal Addressing Standards) for guidance about state codes.	Enumerated			Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing Address....State Code
567	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")		Numeric 3			Borrower ..Borrower Information ..Borrower Tab ...Borrower Data Required for Government ReportingBorrower Age at Application Years Count

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568	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")		YYYY-MM-DD			Borrower ..Borrower Information ..Borrower Tab ...Borrower Data Required for Government Reporting ...Borrower Birth Date
571	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◇ Enter "Primary" if there is one <i>Borrower</i> . ◇ If there is more than one <i>Borrower</i> , enter "Primary" for one <i>Borrower</i> and "Secondary" for up to 4 additional <i>Borrowers</i> .	Enumerated	Primary Secondary	IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower ..Borrower Information ..Borrower Tab ...Borrower Details ...Borrower Classification Type*
572	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: Enter "true" if the mailing address of the primary Borrower or Underwritten Settlor, as applicable, is the same as the Mortgaged Premises.	Boolean	false true		Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing Address ...Borrower Mail To Address Same as Property Indicator
573	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: Enter the stable monthly income, as defined in Guide Section 37.13, for each qualifying <i>Borrower</i> .	Numeric 9			Borrower ..Borrower Information ..Borrower Tab ...Borrower Underwriting Details ...Borrower Qualifying Income Amount
576	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true"	Values: Enter the applicable value as required for <i>Home Possible Mortgages</i> , or as required in Seller's negotiated term. Enter "Other" if the <i>Borrower</i> did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		Borrower ..Borrower Information ..Borrower Tab ...Borrower Details ...First Time Homebuyer Details ...Counseling Confirmation Type

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
577	MESSAGE/DEALS/SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	Values: Enter "BorrowerDidNotParticipate", "MortgageInsuranceCompany", or "NonProfitOrganization" as required in Seller's negotiated term.	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		Borrower ..Borrower Information ...Borrower Tab....Borrower Details.....First Time Homebuyer Details .....:Counseling Confirmation Type
578	MESSAGE/DEALS/SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true"	Values: ◊ Enter the applicable value as required for <i>Home Possible Mortgages</i> , or as required in Seller's negotiated term. ◊ Enter "Individual" if one-on-one counseling was performed. ◊ Enter "Other" if the <i>Borrower</i> did not participate in required counseling.	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other		Borrower ..Borrower Information ...Borrower Tab....Borrower Details.....First Time Homebuyer Details .....:Counseling Format Type
579	MESSAGE/DEALS/SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	N/A	N/A	Borrower	CR	IF Sort ID 578-CounselingFormatType = "Other"		Enumerated	BorrowerDidNotParticipate		Borrower ..Borrower Information ...Borrower Tab....Borrower Details.....First Time Homebuyer Details .....:Counseling Format Type
580	MESSAGE/DEALS/SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData" AND Sort ID 590-CreditScoreValue exists	Values: Enter the credit reference number associated with the <i>Borrower</i> "C Credit Score Value".	String 30			Borrower ..Borrower Information ...Borrower Tab....Borrower Underwriting Details.....Credit Report Identifier
582	MESSAGE/DEALS/SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: • Enter "true" if: ◊ A single credit repository (Equifax, Experian, or TransUnion) was the source for the <i>Borrower's</i> credit score. ◊ A merged credit report (MergedData) was the source for the <i>Borrower's</i> credit score.	Boolean	false true		Borrower ..Borrower Information ...Borrower TabBorrower Underwriting DetailsCredit Repository Source Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
583	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySource	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	IF Sort ID 582-CreditRepositorySourceIndicator = "true"		Enumerated	Equifax Experian MergedData TransUnion		Borrower ..Borrower Information ...Borrower Tab ...Borrower Underwriting Details ...Credit Repository Source Type
590	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	Values: Enter the Fair Isaac and Co. (FICO) score that is selected as the <i>Underwriting Score</i> for each qualifying <i>Borrower</i> if such FICO score exists. The related Guide Glossary term is <i>Underwriting Score</i> .	Numeric 4			Borrower ..Borrower Information ...Borrower Tab ...Borrower Underwriting Details ...Credit Score Value
591.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CR	IF Sort ID 583-CreditRepositorySourceIndicator = "MergedData"	Values: <ul style="list-style-type: none"> ◊ Enter "1000" for CBCInnovis ◊ Enter "5000" for Equifax Mortgage Solutions ◊ Enter "5nm" for Technical Affiliates of Equifax Mortgage Solutions, where "nm" is the 3-digit Technical Affiliate Code. See Enumerations Tab for exact valid values. ◊ Enter "6000" for Kroll Factual Data Corp. ◊ Enter "8000" for Corelogic CREDCO / Credstar ◊ Enter "B000" for LandSafe See http://www.loanprospector.com/about/crc.html for current Technical Affiliate Codes.	Enumerated	See <i>Tab 8-Enumerations</i>		Borrower ..Borrower Information ...Borrower Tab ...Borrower Underwriting Details ...Credit Score Provider Name
596	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate that the <i>Borrower</i> has declared bankruptcy within the past 7 years.	Boolean	false true		Borrower ..Borrower Information ...Borrower Tab ...Borrower Underwriting Details ...Bankruptcy Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
597	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 69-PropertyUsageType = "Primary Residence"	Values: ◇ Enter "true" if the <i>Borrower</i> is a <i>First-Time Homebuyer</i> as defined in the Guide Glossary. ◇ <i>Borrower</i> data must be delivered for each <i>First-Time Homebuyer</i> .	Boolean	false true		Borrower .Borrower Information ..Borrower Tab ...Borrower Details First Time Homebuyer Details .....Borrower First Time Homebuyer Indicator
598	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: Enter "NonResidentAlien" only if permitted by <i>Seller's</i> negotiated term.	Enumerated	NonPermanentResidentAlien NonResidentAlien PermanentResidentAlien USCitizen		Borrower .Borrower Information ..Borrower Tab ...Borrower Details ....Citizenship Residency Type
599	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the <i>Borrower</i> has been directly or indirectly obligated on a loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment.	Boolean	false true		Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting Details ....Loan Foreclosure Or Judgment Indicator
600	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Values: Enter "true" if the <i>Borrower</i> is considered to be self-employed according to Guide Section 37.13.	Boolean	false true		Borrower .Borrower Information ..Borrower Tab ...Borrower DetailsEmployment Borrower Self Employed Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
608	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	GenderType	The borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: <ul style="list-style-type: none"> Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a Living Trust. If the <i>Borrower</i> is a Living Trust, enter the gender of the Underwritten Settlor. 	Enumerated	Female InformationNotProvidedUnknown Male NotApplicable		Borrower .Borrower Information ..Borrower Tab ...Borrower Data Required for Government Reporting....Gender Type
609	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	HMDAEthnicityType	The borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: <ul style="list-style-type: none"> Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a Living Trust. If the <i>Borrower</i> is a Living Trust, enter the ethnicity of the Underwritten Settlor. 	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino		Borrower .Borrower Information ..Borrower Tab ...Borrower Data Required for Government Reporting....HMDA Ethnicity Type
610	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE	HMDA_RACE	HMDARaceType	The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: <ul style="list-style-type: none"> Enter "NotApplicable" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a Living Trust. If the <i>Borrower</i> is a Living Trust, enter the race of the Underwritten Settlor. 	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White		Borrower .Borrower Information ..Borrower Tab ...Borrower Data Required for Government Reporting....HMDA Race Type
611	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	R	Required for all loans		Enumerated	Borrower	IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower .Borrower Information ..Borrower Tab

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613	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIER/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◇ Enter "IndividualTaxpayerIdentificationNumber" or "SocialSecurityNumber" for individual <i>Borrowers</i> . ◇ Enter "EmployerIdentificationNumber" for non-individual <i>Borrowers</i> unless the <i>Borrower</i> is a Living Trust. ◇ If the <i>Borrower</i> is a Living Trust, enter either "IndividualTaxpayerIdentificationNumber" or "SocialSecurityNumber" of the Underwritten Settlor as defined in the Glossary.	Enumerated	EmployerIdentificationNumber IndividualTaxpayerIdentificationNumber SocialSecurityNumber		Borrower ..Borrower Information ..Borrower Tab ...Borrower DetailsTaxpayer Identifier Type
614	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIER/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	CR	IF Sort ID 611-PartyRoleType = "Borrower"	ULDDS Format: Valid format is NNNNNNNNNN - Do not enter dashes.	String 9			Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Taxpayer Identifier Value
620	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	O	N/A	Not Used	String 50			N/A
621	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	O	N/A	Not Used	Enumerated	DocumentCustodian		N/A
627	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginationCompany	CR	IF Sort ID 628-PartyRoleType = "LoanOriginationCompany"	• FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • Values: Enter values as specified on <i>Tab 14-Phase 2 Additional Implementation Notes</i>	String 50			Party ..Party Information ..Loan Originator Details ...Loan Origination Company Identifier

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628	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginatorCompany	R	Required for all loans		Enumerated	LoanOriginationCompany		Party ..Party Information ..Loan Originator Details
634	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	CR	IF Sort ID 637-PartyRoleType = "LoanOriginator"	<ul style="list-style-type: none"> • FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • Values: <ul style="list-style-type: none"> ◊ Enter the loan officer's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry; or ◊ If a loan officer is exempt from obtaining or is not required to obtain a loan originator identifier through the NMLS, enter "1000". 	String 50		Party ..Party Information ..Loan Originator Details ...Loan Originator Identifier	
635	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorType	Specifies the type of party that originated the loan.	N/A	N/A	LoanOriginator	R	Required for all loans	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ For <i>Retail Mortgages</i> as defined in the Glossary select "Lender". ◊ See related Guide Glossary terms for "Mortgage Broker" and "Correspondent", and select the applicable value. 	Enumerated	Broker Correspondent Lender	Party ..Party Information ..Loan Originator Details ...Loan Originator Type	
637	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	R	Required for all loans		Enumerated	LoanOriginator		N/A
639	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CR	IF Sort ID 640-PartyRoleType = "LoanSeller"	<ul style="list-style-type: none"> • Values: Submitted as part of login 	String 50		Screen Heading ..Seller/Service:	
640	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	R	Required for all loans		Enumerated	LoanSeller		Screen Heading ..Seller/Service:

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641.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	NotePayTo	CR	IF Sort ID 641.2-PartyRoleType = "NotePayTo"	Values: • Enter the name of the individual or legal entity listed on the <i>Note</i> , exactly as shown on the <i>Note</i> . • If the name is longer than 100 characters, truncate the end of the name (do not abbreviate within the name).	String 100			Party Information ..Mortgage Funder Details ...Note Pay To (Company Name)
641.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	NotePayTo	R	Required for all loans	Values: Enter "NotePayTo" to indicate that the associated information applies to the entity funding the applicable <i>Mortgage</i> , as shown on the <i>Note</i> .	Enumerated	NotePayTo		Party Information ..Mortgage Funder Details ...Note Pay To (Company Name)
642	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Payee	O	N/A	Not Used	String 50			N/A
643	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Payee	O	N/A	Not Used	Enumerated	Payee		N/A
645	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	O	N/A	Not Used	String 50			Screen Heading ..Seller/Servicer:
646	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	O	N/A	Not Used	Enumerated	Servicer		Screen Heading ..Seller/Servicer:

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651	MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	N/A	N/A	N/A	O	N/A	Not Used	String 3			N/A
652	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	O	N/A	Not Used	String 50			N/A
653	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	O	N/A	Not Used	Enumerated	DocumentCustodian		N/A
655	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	O	N/A	Not Used	String 50			N/A
656	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	O	N/A	Not Used	Enumerated	LoanSeller		N/A
658	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	O	N/A	Not Used	String 50			N/A
659	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	O	N/A	Not Used	Enumerated	Servicer		N/A

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Tab 13 - Phase 2 Complete Mandate 8-25-14

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
661	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAccrualRateStructureType	Specifies the structure used to determine the accrual interest rate for the pool.	N/A	N/A	N/A	O	N/A	Not Used	Enumerated			N/A
662	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAmortizationType	A classification or description for a pool of loans generally based on the variability of the rate or payment over time.	N/A	N/A	N/A	O	N/A	Not Used	Enumerated			N/A
664	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAssumabilityIndicator	Indicates whether the pool is backed by loans that are assumable by another borrower.	N/A	N/A	N/A	O	N/A	Not Used	Boolean	false true		N/A
665	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolBalloonIndicator	Indicates whether or not the pool is backed by loans on which a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	N/A	N/A	N/A	O	N/A	Not Used	Boolean	false true		N/A
666	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolFixedServicingFeePercent	The servicing fee to be used in determining the rate of interest that accrues on a mortgage backed security (MBS) pool that has a weighted-average structure based on a fixed servicing fee.	N/A	N/A	N/A	O	N/A	Not Used	Percent 3.4			N/A
667	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIdentifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable data points. See Pool Prefix Identifier or Pool Suffix Identifier.	N/A	N/A	N/A	O	N/A	Not Used	String 20			N/A
669	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment for a pool of loans.	N/A	N/A	N/A	O	N/A	Not Used	Numeric 3			N/A
670	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestOnlyIndicator	Indicates whether a pool is backed by loans with interest-only payments.	N/A	N/A	N/A	O	N/A	Not Used	Boolean	false true		N/A

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Tab 13 - Phase 2 Complete Mandate 8-25-14

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
671	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated for a pool. This field is used in conjunction with Pool Interest Rate Rounding Type, which indicates how the rounding should occur.	N/A	N/A	N/A	O	N/A	Not Used	Percent 3.4			N/A
672	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingType	Indicates how the interest rate is rounded when a new interest rate is calculated for a pool of loans.	N/A	N/A	N/A	O	N/A	Not Used	Enumerated			N/A
673	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInvestorProductPlanIdentifier	Identifies the plan of the varying loan payment and/or rate change characteristics for a pool of loans issued by the servicer.	N/A	N/A	N/A	O	N/A	Not Used	String 10			N/A
674	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIssueDate	The date a mortgage-backed security is issued to investors.	N/A	N/A	N/A	O	N/A	Not Used	YYYY-MM-DD			N/A
675	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMarginRatePercent	The factor that is added to the ARM index value to calculate the pool accrual rate.	N/A	N/A	N/A	O	N/A	Not Used	Percent 3.4			N/A
676	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMaximumAccrualRatePercent	The maximum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	O	N/A	Not Used	Percent 3.4			N/A
677	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMinimumAccrualRatePercent	The minimum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	O	N/A	Not Used	Percent 3.4			N/A
678	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMortgageType	Specifies mortgage type of the loans for the pool.	N/A	N/A	N/A	O	N/A	Not Used	Enumerated			N/A
680	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolOwnershipPercent	Identifies the percentage amount of the pool owned by the investor.	N/A	N/A	N/A	O	N/A	Not Used	Percent 3.4			N/A

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Tab 13 - Phase 2 Complete Mandate 8-25-14

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name
681	MESSAGE/DEALS_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolScheduledRemittancePaymentDay	Indicates the day of the month the servicer must remit the scheduled pass-through payment to the certificate holders of a particular pool.	N/A	N/A	N/A	O	N/A	Not Used	---DD			N/A
682	MESSAGE/DEALS_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSecurityIssueDateInterestRatePercent	The security interest rate, expressed as a percent, for the pool as of the security issue date.	N/A	N/A	N/A	O	N/A	Not Used	Percent 3.4			N/A
683	MESSAGE/DEALS_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolStructureType	Denotes the type of mortgage-backed security structure.	N/A	N/A	N/A	O	N/A	Not Used	Enumerated			N/A
685	MESSAGE/DEALS_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSuffixIdentifier	Suffix associated with the pool identifier.	N/A	N/A	N/A	O	N/A	Not Used	String 10			N/A
686	MESSAGE/DEALS_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	SecurityTradeBookEntryDate	The date that the security will be delivered to the designated book entry account.	N/A	N/A	N/A	O	N/A	Not Used	YYYY-MM-DD			N/A
687	MESSAGE/DEALS_SETS/PARTIES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanDeliveryFilePreparer	R	Required for all files	Values: For vendor-built systems, enter Freddie Mac-assigned six digit Vendor Number For seller-built systems, enter Freddie Mac-assigned six digit Seller Number	String 50			N/A Import File Only
688	MESSAGE/DEALS_SETS/PARTIES/PARTY_ROLE_IDENTIFIERS/ROLE_ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanDeliveryFilePreparer	R	Required for all files	Values: Used to identify the vendor or lender system creating the XML file.	Enumerated	LoanDeliveryFilePreparer		N/A Import File Only

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Tab 14 - Phase 2 Additional Implementation Notes

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
85	PropertyValuationFormType	<p>The form numbers for the FRE-supported enumerations are:</p> <ul style="list-style-type: none"> · FRE 70 / FNM 1004 - UniformResidentialAppraisalReport · FRE 70B / FNM 1004C – ManufacturedHomeAppraisalReport · FRE 72 / FNM 1025 – SmallResidentialIncomePropertyAppraisalReport · FRE 442 / FNM 1004D - AppraisalUpdateAndOrCompletionReport · FRE 465 / FNM 1073 - IndividualCondominiumUnitAppraisalReport · FRE 466 / FNM 1075 - ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport · FRE 1032 / FNM 2000 – OneUnitResidentialAppraisalFieldReviewReport · FRE 1072 / FNM 2000A – TwoToFourUnitResidentialAppraisal (*) · FRE 2055 / FNM 2055 - ExteriorOnlyInspectionResidentialAppraisalReport · FRE 2070 – LoanProspectorConditionAndMarketability · FNM 2075 – DesktopUnderwriterPropertyInspectionReport · FNM 2090 – IndividualCooperativeInterestAppraisalReport · FNM 2095 - ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport <p><i>Note: * The title of the document identified on the actual form will appear as TwoToFourUnitResidentialAppraisalFieldReviewReport</i></p>

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Tab 14 - Phase 2 Additional Implementation Notes

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
151	ClosingCostContributionAmount	<p>The following example illustrates the notes for Sort IDs 151-154: The <i>Borrower</i> provided the following closing cost contributions: \$1,000 from his checking account; \$3,000 from his savings account; \$1,000 from cash on hand; and \$2,000 borrowed from his stock portfolio. The <i>Borrower</i> has an <i>Employer Assisted Homeownership Benefit</i>, which provided \$2,500 toward the closing costs. The <i>Borrower's</i> father donated \$500 toward the closing costs. The property seller provided \$1,500.</p> <p>Step 1: Sort all closing cost contributions by like ClosingCostSourceType (Source) and ClosingCostFundsType (Type) pairs:</p> <ul style="list-style-type: none"> · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "1000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "3000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CashOnHand" + ClosingCostContributionAmount = "1000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "SecuredLoan" + ClosingCostContributionAmount = "2000" · ClosingCostSourceType = "Employer" + ClosingCostFundsType = "GiftFunds" + ClosingCostContributionAmount = "2500" · ClosingCostSourceType = "Relative" + ClosingCostFundsType = "GiftFunds" + ClosingCostContributionAmount = "500" · ClosingCostSourceType = "PropertySeller" + ClosingCostFundsType = "Contribution" + ClosingCostContributionAmount = "1500" <p>Step 2: Sum together the ClosingCostContributionAmounts (Amounts) from like Source-Type pairs, if applicable.</p> <p>In this example, sum the two Amounts from the <i>Borrower's</i> checking and savings accounts to make a single entry into the selling system as follows: ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "4000"</p> <p>Step 3a: If there are <u>four or fewer</u> Source-Type pairs, enter the Amount for each pair. (N/A for this example)</p> <p>Step 3b: If there are <u>more than four</u> Source-Type pairs, use the following prioritization for the first three Amounts:</p> <p>i) Amounts from the <i>Borrower</i> are highest priority. Sort the Amounts provided by the <i>Borrower</i> in descending order, and enter these Amounts first. Provide up to three Amounts for the <i>Borrower</i>:</p> <ul style="list-style-type: none"> · Enter "4000" + ClosingCostFundsType = "CheckingSavings" + ClosingCostSourceType = "Borrower" · Enter "2000" + ClosingCostFundsType = "SecuredLoan" + ClosingCostSourceType = "Borrower" · Enter "1000" + ClosingCostFundsType = "CashOnHand" + ClosingCostSourceType = "Borrower" <p>ii) If there are two or less <i>Borrower</i> Amounts, sort the Amounts for all remaining Source - Type pairs in descending order. Enter these Amounts, starting with the highest dollar amount, until there is a total of three. (N/A for this example)</p> <p>iii) Once three Amounts have been entered, sum the Amounts for <u>all</u> remaining Source - Type pairs and enter this sum as the fourth value:</p> <ul style="list-style-type: none"> · Add \$2,500 from the Employer and \$500 from the Relative and \$1,500 from the Property Seller. The sum is \$4,500. · Enter "4500" + ClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostSourceType = "Other" + ClosingCostSourceOtherDescription = "AggregatedRemainingSourceTypes". <p>iv) If any Amount ≤ "0.99" enter "1.00." ∴</p>
152	ClosingCostFundsType	<p>For the example above, deliver four instances of ClosingCostFundsType in conjunction with four Amounts and four Sources:</p> <ul style="list-style-type: none"> · Enter "CheckingSavings" + ClosingCostContributionAmount = "4000" + "ClosingCostSourceType = "Borrower" · Enter "SecuredLoan" + ClosingCostContributionAmount = "2000" + "ClosingCostSourceType = "Borrower" · Enter "CashOnHand" + ClosingCostContributionAmount = "1000" + ClosingCostSourceType = "Borrower" · Enter "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" + ClosingCostClosingCostSourceType = "Other" + ClosingCostSourceOtherDescription = "AggregatedRemainingSourceTypes". ∴
153	ClosingCostFundsTypeOtherDescription	<ul style="list-style-type: none"> · Enter "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" as applicable if secondary financing was used for closing costs or "AggregatedRemainingTypes" if there are more than four Source - Type combinations. · For the example above, deliver one instance of ClosingCostFundsTypeOtherDescription with ClosingCostFundsType = "Other". Enter "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" + ClosingCostClosingCostSourceType = "Other" + ClosingCostSourceOtherDescription = "AggregatedRemainingSourceTypes". ∴

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Tab 14 - Phase 2 Additional Implementation Notes

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
154	ClosingCostSourceType	<ul style="list-style-type: none"> · Enter "Other" if secondary financing was used for closing costs or if there are more than four Source - Type combinations. · For the example above, deliver four instances of ClosingCostSourceType in conjunction with four Amounts and four Types: <ul style="list-style-type: none"> ◇ Enter "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "4000" ◇ Enter "Borrower" + ClosingCostFundsType = "SecuredLoan" + ClosingCostContributionAmount = "2000" ◇ Enter "Borrower" + ClosingCostFundsType = "CashOnHand" + ClosingCostContributionAmount = "1000" · Enter "Other" + ClosingCostSourceTypeOtherDescription = "AggregatedRemainingSourceTypes" + ClosingCostClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" ;
155	ClosingCostSourceTypeOtherDescription	<ul style="list-style-type: none"> · Enter "FHLBAffordableHousingProgram" or "USDARuralHousing" if the closing costs were provided by an FHLB Affordable Housing Program or USDA Rural Housing, or "AggregatedRemainingSourceTypes" if there are more than four Source - Type combinations. · For the example above, deliver one instance of ClosingCostSourceTypeOtherDescription with ClosingCostSourceType = "Other". Enter "AggregatedRemainingSourceTypes" + ClosingCostClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" ;
157	OtherFundsCollectedAtClosingAmount	<p>For <i>Mortgages</i> sold through the <i>Servicing Released Sales Process</i>, when OtherFundsCollectedAtClosingType equals:</p> <ul style="list-style-type: none"> · "EscrowFunds", enter the total amount of any <i>Escrow</i> funds collected at closing. · "AdvancedPITI", enter the total principal portion of any advanced installment collected at closing. · "PrincipalCurtailment", enter the total amount of any curtailment collected at closing. · "Other" and OtherFundsCollectedAtClosingTypeOtherDescription = "Buydown", enter the amount provided to subsidize the <i>Borrower's</i> interest rate on the <i>Mortgage</i> for the remaining time during which the lower interest rate applies. <p>If any Amount ≤ "0.99" enter "1.00." ;</p>
158	OtherFundsCollectedAtClosingType	<p>For <i>Mortgages</i> sold through the <i>Servicing Released Sales Process</i>:</p> <ul style="list-style-type: none"> · Enter "AdvancedPITIPayment" if any advanced prepaid principal installments for the <i>Mortgage</i> were made at closing. · Enter "EscrowFunds" if an <i>Escrow</i> account was established for the <i>Mortgage</i> at closing. · Enter "Other" if there is a temporary subsidy buydown balance on the <i>Mortgage</i> at closing. · Enter "PrincipalCurtailment" if any curtailments of the <i>Mortgage</i> were made at closing. ;
167	ConstructionToPermanentFirstPaymentDueDate	<ul style="list-style-type: none"> · Enter the <i>Due Date</i> of the first <i>Principal and Interest Payment</i> of the <i>Permanent Financing</i> for <i>Mortgages</i> with <i>Integrated Documentation</i>, as described in Guide Section K33.4(b). · Enter the <i>Due Date</i> of the first <i>Principal and Interest Payment</i> of the <i>Note</i> for the <i>Permanent Financing</i> for <i>Mortgages</i> with <i>Separate Documentation</i>, as described in Guide Section K33.4(b). · Enter the <i>Due Date</i> of the first <i>Principal and Interest Payment</i> after the date of the <i>Modification Agreement</i>, or if a new <i>Note</i> is used, the <i>Due Date</i> of the first <i>Principal and Interest Payment</i> under the new <i>Note</i> for <i>Mortgages</i> with <i>Modification Documentation</i>. ;

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Tab 14 - Phase 2 Additional Implementation Notes

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
172	DownPaymentAmount	<p>The following example illustrates the notes for Sort IDs 172-176: The <i>Borrower</i> provided the following down payment contributions: \$1,000 from his checking account; \$3,000 from his savings account; and \$1,000 from cash on hand. The <i>Borrower</i> has an <i>Employer Assisted Homeownership Benefit</i>, which provided \$2,500 toward the closing costs. The <i>Borrower's</i> father donated \$500 toward the down payment.</p> <p>Step 1: Sort all down payment contributions by like DownPaymentSourceType and DownPaymentType (Source - Type) pairs:</p> <ul style="list-style-type: none"> · DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "1000" · DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "3000" · DownPaymentSourceType = "Borrower" + DownPaymentType = "CashOnHand" + DownPaymentAmount = "1000" · DownPaymentSourceType = "Employer" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "2500" · DownPaymentSourceType = "Relative" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "500" <p>Step 2: Sum together the DownPaymentAmounts (Amounts) from like Source - Type pairs, if applicable.</p> <p>In this example, sum the two Amounts from the <i>Borrower's</i> checking and savings accounts to make one entry into the selling system as follows: DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "4000"</p> <p>Step 3a: If there are <u>4 or fewer</u> Source - Type pairs, enter the Amount for each pair.</p> <ul style="list-style-type: none"> · Enter "4000" + DownPaymentType = "CheckingSavings" + DownPaymentSourceType = "Borrower" · Enter "1000" DownPaymentType = "CashOnHand" + DownPaymentSourceType = "Borrower" <p>Step 3b: If there are <u>more than 4</u> Source - Type pairs, use the following prioritization for the first three values:</p> <ol style="list-style-type: none"> i) Contributions from the <i>Borrower</i> are highest priority. Sort the Amounts provided by the <i>Borrower</i> in descending order, and provide these Amounts first. Provide up to three Amounts for the <i>Borrower</i>. (N/A for this example) ii) If there are two or less <i>Borrower</i> contributions, sort the Amounts for all remaining Source - Type pairs in descending order. Enter these Amounts, starting with the highest dollar Amount, until there is a total of three. (N/A for this example) iii) Once three Amounts have been entered: Sum the Amounts for <u>all</u> remaining Source-Type pairs and enter this sum as the fourth Amount: Enter DownPaymentType = "Other" + DownPaymentTypeOtherDescription = "AggregatedRemainingTypes" + DownPaymentSourceType = "Other" + DownPaymentSourceOtherDescription = "AggregatedRemainingSourceTypes". iv) If any Amount ≤ "0.99" enter "1.00." ;
173	DownPaymentSourceType	<ul style="list-style-type: none"> · Enter "Other" if the down payment amount was provided by an FHLB Affordable Housing Program or USDA Rural Housing, or if there are more than four Source - Type combinations. · For the example above: <ul style="list-style-type: none"> ◇ Enter "Borrower" + DownPaymentType = "CheckingSavings" +DownPaymentAmount = "4000" ◇ Enter "Borrower" + DownPaymentType = "CashOnHand" + DownPaymentAmount = "500" ◇ Enter "Employer" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "2500" ◇ Enter "Relative" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "500" ;
174	DownPaymentSourceTypeOtherDescription	<ul style="list-style-type: none"> · Enter "FHLBAffordableHousingProgram" or "USDARuralHousing" if the down payment amounts were provided by an FHLB Affordable Housing Program or USDA Rural Housing, or "AggregatedRemainingSourceTypes" if there are more than four Source-Type combinations. · N/A for this example. ;
175	DownPaymentType	<ul style="list-style-type: none"> · Enter "Other" if secondary financing was used for the down payment or if there are more than four Source - Type combinations. · For the example above: <ul style="list-style-type: none"> ◇ Enter "CheckingSavings" + DownPaymentSourceType = "Borrower" + DownPaymentAmount = "4000" ◇ Enter "CashOnHand" + DownPaymentSourceOtherDescription = "Borrower" + DownPaymentAmount = "500" ◇ Enter "GiftFunds" + DownPaymentSourceOtherDescription = "Employer" + DownPaymentAmount = "2500" ◇ Enter "GiftFunds" + DownPaymentSourceOtherDescription = "Relative"+ DownPaymentAmount = "500" ;

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Tab 14 - Phase 2 Additional Implementation Notes

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
176	DownPaymentTypeOtherDescription	<ul style="list-style-type: none"> · Enter "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" as applicable if secondary financing was used for the down payment or "AggregatedRemainingTypes" if there are more than four Source - Type combinations. · N/A for this example. ¶
255	LTVRatioPercent	<ul style="list-style-type: none"> · Unless otherwise permitted in the <i>Seller's Purchase Documents</i>, calculate LTVRatioPercent by using the original UPB amount (including MIPremiumFinancedAmount, if applicable) and the value, as determined in Guide Section 23.1. · For energy conservation <i>Mortgages</i>, the value used to calculate LTV is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. · For <i>Financed Permanent Buydown Mortgages</i>, calculate using the <i>Mortgage</i> amount that includes the financed discount points. · For Super Conforming <i>Mortgages</i>, calculate using the lower of the appraised value, field review value, or sales price. ¶
320	NoteDate (SubjectLoan AtClosing)	<p>Enter the original <i>Note Date</i> unless the <i>Mortgage</i> is one of the following:</p> <ul style="list-style-type: none"> · For <i>Construction Conversion Mortgages</i> and <i>Renovation Mortgages</i>: <ul style="list-style-type: none"> ◊ Using <i>Integrated Documentation</i>, enter the original <i>Note Date</i> of the <i>Integrated Interim Construction Financing</i> and <i>Permanent Financing</i> documentation. ◊ Using <i>Separate Documentation</i>, enter the <i>Note Date</i> of the <i>Permanent Financing</i> documentation. ◊ Using <i>Modification Documentation</i>, enter the original <i>Note Date</i> of the <i>Interim Construction Financing</i> documentation, unless a new <i>Note</i> is used instead of a modification agreement, in which case enter the <i>Note Date</i> of the new <i>Note</i>. · For <i>Seller-Owned Modifications</i> this data point is not required. · For energy conservation <i>Mortgages</i>, enter the date of <i>Mortgage</i> funding and not the anticipated date of final disbursement of the <i>Escrow Funds</i>. ¶
385	LoanAcquisitionScheduledUPBAmount	<ul style="list-style-type: none"> · For <i>Fixed Rate Mortgages</i>, enter the scheduled UPB of the <i>Mortgage</i> as of the <i>Funding Date</i>. · For <i>ARMs</i>, enter either the scheduled or actual UPB of the <i>Mortgage</i> as of the <i>Funding Date</i>. · For <i>Mortgages</i> with capitalized balances, enter the UPB of the <i>Mortgage</i> rounded up to the next dollar, including all capitalized amounts, as of the date of the most recent monthly payment on the <i>Mortgage</i>. · For <i>Mortgages</i> sold through the <i>Servicing Released Sales Process</i>: <ul style="list-style-type: none"> ◊ With <i>Funding Dates</i> no more than 10 days past the DDLPI (Sort ID 440-LastPaidInstallmentDueDate), when the <i>DDLPI</i> and <i>Funding Date</i> are in the same month, enter the scheduled UPB of the <i>Mortgage</i> as of the <i>Funding Date</i>. ◊ With <i>Funding Dates</i> more than 10 days past the DDLPI (Sort ID 440-LastPaidInstallmentDueDate), when the <i>DDLPI</i> and <i>Funding Date</i> are in the same month, enter the scheduled UPB of the <i>Mortgage</i> as of the month after the <i>Funding Date</i>. ¶
440	LastPaidInstallmentDueDate	<ul style="list-style-type: none"> · For newly originated <i>Mortgages</i>, enter the date through which interest is scheduled to be paid. · For <i>Mortgages</i> for which there has been an advanced (prepaid) installment of interest, enter the date through which advanced (prepaid) installments of interest have been made. · For <i>Mortgages</i> for which the lender has credited the <i>Borrower</i> interest at closing: <ul style="list-style-type: none"> ◊ <i>Fixed rate Mortgages</i>: Enter the <i>Note Date</i> or the first day of the month of closing. ◊ <i>ARMs</i>: Enter the first day of the month of closing. ¶
452	DelinquentPaymentsOverPastTwelveMonthsCount	<p>A <i>Mortgage</i> is considered delinquent when all or part of the <i>Borrower's</i> monthly installment of principal, interest and, where applicable, <i>Escrow</i> payments remain unpaid:</p> <ul style="list-style-type: none"> • as of the close of business on the last business day of the month, if the <i>Due Date</i> for the payment is the first day of the month, or • 30 or more actual calendar days as of the close of business on the last business day of the month, if the <i>Due Date</i> for the payment is not the first day of the month. <p>The related Guide Glossary term is "<i>Delinquency</i>." ¶</p>
627	PartyRoleIdentifier for PartyRoleType = "LoanOriginationCompany"	Enter the <i>Loan Origination Company's</i> unique identifier (ID) as assigned by the Nationwide Mortgage Licensing System (NMLS), and Registry.
634	PartyRoleIdentifier for PartyRoleType = "LoanOriginator"	<ul style="list-style-type: none"> ◊ Enter the <i>Loan Officer's</i> unique identifier (ID) as assigned by the Nationwide Mortgage Licensing System (NMLS), and Registry; or ◊ If a loan officer is exempt from obtaining or is not required to obtain a loan originator identifier through the NMLS enter "1000"¶

Appendix A - Freddie Mac XML Data Requirements

Tab 15 - Phase 2 Requirements Issued 12-13-12

ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name <small>(Screen names turning from gray to black are in black underlined text. New screen names are in blue underlined text.)</small>
2	8/25/2014	Revision	Impl Notes	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. <u>This version is FRE 3.0.0.</u>	String 10			N/A Import File Only
33	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A	CI ⊖	CR ⊖	IF Sort ID 51- <u>ConstructionMethodType = "Manufactured"</u> N/A	Definition: The related Guide Glossary term is <i>Manufactured Home</i> . For Future Use.	Enumerated			Property .Property Information ..Construction Details ...Manufactured Home Width Type
48	8/25/2014	Revision	<ul style="list-style-type: none"> ULDDS Cond Format 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the full association/corporate legal name of the project.	String 60 String 50			Property .Property Information ..Condominium Details ...Project Name
51	8/25/2014	Revision	<ul style="list-style-type: none"> Enums Impl Notes 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Values: ⊖ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ⊖ Enter "SiteBuilt" if: <ul style="list-style-type: none"> Most of the dwelling's elements were created at the home's permanent site, or The dwelling is modular, panelized, or any other type of factory-built housing. —⊖ Do not enter "Modular", even if the dwelling is factory-built and not on a permanent chassis.	Enumerated	Modular		Property .Property Information ..Construction Details ...Construction Method Type
77	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR ⊖	CR	IF [Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed"] AND Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"	Values: <ul style="list-style-type: none"> If this data is not available from property valuation documents, the <i>Borrower's</i> input is an acceptable source. Enter the actual number of bedrooms for each unit. Enter "0" if the unit is a studio/efficiency apartment. 	Numeric 2			Property .Property Information ..Property Details ...Bedroom Count
82	8/25/2014	Revision	<ul style="list-style-type: none"> ULDDS Cond Impl Note Format 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CI CR	CR	IF Sort IDs 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"]	Values: <ul style="list-style-type: none"> For conventional <i>Mortgages</i> only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal (UCDP). If a field review is used to value the subject property, enter the Document File Identifier used for the original appraisal. ←Note on Format: Valid value may not exceed 10 characters.	String 10 String 20			Property .Property Information ..Appraisal/Valuation Property Details ...Appraisal Identifier

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name <i>(Screen names turning from gray to black are in black underlined text. New screen names are in blue underlined text.)</i>
85	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CI E	CR E	IF Sort ID 317-MortgageType = "Conventional" AND (Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"] N/A	Values: Enter the name of the property valuation form used to provide the property value upon which the loan underwriting decision was based, according to Guide Section 44.7. The form numbers for the FRE-Supported Enumerations are provided on Tab 11-Phase 2 Additional Implementation Notes.	Enumerated	AppraisalUpdateAndOrCompletionReport OneUnitResidentialAppraisalFieldReviewReport TwoToFourUnitResidentialAppraisal		Property ..Property Information ..Appraisal/Valuation ..Property Details ...Property Valuation Form Type
118	8/25/2014	Revision	<ul style="list-style-type: none"> ULDDS Cond Cond Dets Enums 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR E	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest-rate-rounding-specified-in-the-Note		Enumerated	Down NoRounding Up		Loan (Closing or Modification tabs) ..Note Information ...ARM Details ...Interest Rate Rounding Type
147	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI E	CR E	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true" N/A	Definition: The related Guide Glossary terms are <i>Extended Buydown Mortgage</i> and <i>Limited Buydown Mortgage</i> . For Future Use.	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Change Frequency Months Count
148	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI E	CR E	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true" N/A	Definition: The related Guide Glossary terms are <i>Extended Buydown Mortgage</i> and <i>Limited Buydown Mortgage</i> . Values: For a 3-2-1 buydown over 3 years, enter "36". For Future Use.	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Duration Months Count
149	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI E	CR E	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true" N/A	Definition: The related Guide Glossary terms are <i>Extended Buydown Mortgage</i> and <i>Limited Buydown Mortgage</i> . For Future Use.	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Increase Rate Percent
150	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI E	CR E	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true" N/A	Definition: The related Guide Glossary terms are <i>Extended Buydown Mortgage</i> and <i>Limited Buydown Mortgage</i> . Values: For <i>Seller-Owned Modified Mortgages</i> , enter the percent by which the interest rate was bought down at modification. For Future Use.	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Initial Discount Percent
151	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated with this loan	<ul style="list-style-type: none"> Definition: This amount does not include prepaids / escrow items. Values: Enter value as specified on Tab 11-Phase 2 Additional Implementation Notes. Format: If the ClosingCostContributionAmount ≤ "0.99" enter "1.00." 	Amount 9.2			Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name <i>(Screen names turning from gray to black are in black underlined text. New screen names are in blue underlined text.)</i>
152	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 151- ClosingCostContributionAmount ≥ "1"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term for "PremiumFunds" is "Premium Financing." Values: Enter value as specified on Tab 11-Phase 2 Additional Implementation Notes. 	Enumerated			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
153	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOther	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 152- ClosingCostFundsType = "Other"	Values: Enter values as specified on Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
154	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 151- ClosingCostContributionAmount ≥ "1"	Values: Enter values as specified on Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type
155	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypeOther	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 154- ClosingCostSourceType = "Other"	Values: Enter values as specified on Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type
172	8/25/2014	Revision	<ul style="list-style-type: none"> Cond Dets Impl Notes 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND (Sort ID 173- DownPaymentSourceType = "Borrower" OR Sort ID 238- LoanAffordableIndicator = "true")	<ul style="list-style-type: none"> Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). This amount does not include prepaids / escrow items. Values: Enter values as specified on Tab 11-Phase 2 Additional Implementation Notes. 	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Amount
173	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 172- DownPaymentAmount ≥ "1"	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type
174	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceTypeOther	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 173- DownPaymentSourceType = "Other"	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name <i>(Screen names turning from gray to black are in black underlined text. New screen names are in blue underlined text.)</i>
175	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 172-DownPaymentAmount ≥ "1"	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			<u>Loan (Closing or Modification tabs)</u> <u>..Origination Information</u> <u>..Funds Needed To Close Details</u> <u>...Down Payment Type</u>
176	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: See Tab 11-Phase 2 Additional Implementation Notes.	Enumerated			<u>Loan (Closing or Modification tabs)</u> <u>..Origination Information</u> <u>..Funds Needed To Close Details</u> <u>...Down Payment Type</u>
194	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI Ø	CR Ø	IF Borrower paid discount points for this transaction <i>N/A</i>	<i>For Future Use.</i>	Amount 9.2			<u>Loan (Closing or Modification tabs)</u> <u>..Note Information</u> <u>..Note Details</u> <u>...Borrower Paid Discount Points</u>
208	8/25/2014	Revision	<ul style="list-style-type: none"> ULDDS Cond FRE Cond Cond Dets 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR R	CR R	IF Sort ID 208- HMDARateSpreadPercent ≥ 1.5% <i>Required for all loans</i>	Values: ◊ Enter the spread between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). <i>Freddie Mac will not accept any value that is less than 1.5%.</i> ◊ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a Seller should deliver to Freddie Mac the same rate spread reported under HMDA. The Federal Financial Institutions Examination Council (FFIEC) provides institutions a rate spread calculator at <u>http://www.ffiec.gov/ratespread/newcalc.as</u>	Percent 3.4			<u>Loan (Closing or Modification tabs)</u> <u>..Origination Information</u> <u>..HMDA Rate Spread Percent</u>
215	8/25/2014	Revision	<ul style="list-style-type: none"> Impl Notes Enums 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter " <u>SimpleCompound</u> " unless otherwise permitted by Seller's negotiated term.	Enumerated	Compound		<u>Loan (Closing or Modification tabs)</u> <u>..Product Information</u> <u>..Product Details</u> <u>...Interest Calculation Type</u>
218	8/25/2014	Revision	<ul style="list-style-type: none"> ULDDS Cond FRE Cond Cond Dets 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR Ø	CR Ø	IF Sort ID 237- InterestOnlyIndicator = "true" <i>N/A</i>		YYYY-MM-DD			<u>Loan (Closing or Modification tabs)</u> <u>..Note Information</u> <u>..Interest Only Details</u> <u>...Interest Only End Date</u>

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name <i>(Screen names turning from gray to black are in black underlined text. New screen names are in blue underlined text.)</i>
244	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R ⊖	R ⊖	<u>Required for all loans</u> N/A	<u>Values: Enter the total number of 1-4 unit properties owned across all borrowers on the loan.</u> <u>Do not include commercial properties.</u> <u>For Future Use.</u>	Numeric 2			<u>Loan (Closing or Modification tabs)</u> <u>.Underwriting / Credit Information</u> <u>...Additional Underwriting Details</u> <u>...Total Mortgaged Properties Count</u>
287	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R ⊖	R ⊖	<u>Required for all loans</u> N/A	<u>Values: Enter the total number of months of reserves, as described in Guide Section 26.5, for all borrowers on the loan.</u> <u>For Future Use.</u>	Numeric 3			<u>Loan (Closing or Modification tabs)</u> <u>.Underwriting / Credit Information</u> <u>...Additional Underwriting Details</u> <u>...Borrower Reserves Monthly Payment Count</u>
293	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI ⊖	CR ⊖	<u>IF Sort ID 294- RefinanceCashOutDetermination</u> <u>Type = "CashOut"</u> N/A	<u>Values: Enter the amount as directed in Guide Sections 24.6 or 24.7.</u> <u>For Future Use.</u>	Amount 9.2			<u>Loan (Closing or Modification tabs)</u> <u>.Underwriting / Credit Information</u> <u>...Loan Details</u> <u>...Refinance Cash Out Amount</u>
311	8/25/2014	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	<u>Values:</u> ⊖ Enter the date on which the interest rate reflected on the note was locked with the borrower (not the correspondent bank). The lock date is required for all loans. <u>If there is a time extension or extension due to a change in the interest rate, provide the original PriceLockDateTime.</u> ⊖ Enter only the date; the time will be ignored.	YYYY-MM-DD			<u>Loan (Closing or Modification tabs)</u> <u>.Origination Information</u> <u>...Borrower Price Lock Date</u> time
312	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI ⊖	CR ⊖	<u>IF Sort ID 138- LoanAmortizationType = "AdjustableRate"</u>	<u>Values: Enter the index at closing as disclosed on the final Truth-in-Lending (TILA) Disclosure statement</u>	Percent 3.4			<u>Loan (Closing or Modification tabs)</u> <u>.Note Information</u> <u>...ARM Details</u> <u>...Disclosed Index Rate Percent</u>
322	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI CR	CR	<u>IF Sort ID 326- AutomatedUnderwritingSystemType = "LoanProspector"</u>	<u>Values:</u> ⊖ Enter the <i>LP Key Number</i> . ⊖ For all Home Possible Mortgages, enter the LP Key Number even if a Non-LP Mortgage.	String 20			<u>Loan (Closing or Modification tabs)</u> <u>.Underwriting / Credit Information</u> <u>...Underwriting Details</u> <u>...Automated Underwriting Case Identifier</u>
325	8/25/2014	Revision	Format	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	<u>IF Sort ID 326- AutomatedUnderwritingSystemType exists</u>	<u>Values:</u> ⊖ Enter the applicable <i>Risk Class/Classification</i> for <i>Loan Prospector® Mortgages</i> . ⊖ For other AUS <i>Mortgages</i> , if permitted by <i>Seller's</i> negotiated terms, enter the recommendation provided by the AUS.	<u>Enumerated String</u> 50			<u>Loan (Closing or Modification tabs)</u> <u>.Underwriting / Credit Information</u> <u>...Underwriting Details</u> <u>...Automated Underwriting Recommendation Description</u>

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name <i>(Screen names turning from gray to black are in black underlined text. New screen names are in blue underlined text.)</i>
332.1	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	Subject Loan	AtClosing (Mods)	N/A	CR CR	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Parent Container: Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers: <ul style="list-style-type: none"> One with AdjustmentRuleType = "First" to describe the <i>Initial Period</i> and <i>Initial Caps</i> of the original <i>Mortgage</i> prior to modification; and One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and <i>Periodic Caps</i> of the original <i>Mortgage</i> prior to modification. 	Enumerated	First Subsequent		Loan (Closing Tab) ..Note Information ..ARM Details ...First and Subsequent Adjustment Tabs
332.2	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	Subject Loan	AtClosing (Mods)	N/A	CR CR	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Values: <ul style="list-style-type: none"> For AdjustmentRuleType = "First," enter the number of months between the initial rate adjustment and the second rate adjustment. For AdjustmentRuleType = "Subsequent," enter the number of months between the second rate adjustment and the third rate adjustment. 	Numeric 3			Loan (Closing Tab) ..Note Information ..ARM Details ...First and Subsequent Adjustment Tabs ...Per Change Rate Adjustment Frequency Months Count
335	8/25/2014	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	Subject Loan	AtClosing (Mods)	N/A	R R	R	Required for all loans	Values: Enter "Compound" unless otherwise permitted by Seller's negotiated term.	Enumerated	Compound		Loan (Closing Tab) ..Product Information ..Product Details ...Interest Calculation Type
336.1	8/25/2014	Revision	• ULDDS Cond • FRE Cond • Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyTermMonthsCount	Then number of months the loan remains interest only.	Subject Loan	AtClosing (Mods)	N/A	O CR	O CR	N/A IF MortgageModificationIndicator = "true" AND InterestOnlyIndicator = "true"	Not Used Note on Value: Enter the original interest-only term of the loan prior to modification.	Numeric 3			Loan (Closing Tab) ..Product Information ..Interest Only Details ...Interest Only Term Months Count
337.1	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	Subject Loan	AtClosing (Mods)	N/A	CR CR	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is "Initial Period." Values: Enter the <i>Initial Period</i> of the original <i>Mortgage</i> prior to modification.	Numeric 3			Loan (Closing Tab) ..Note Information ..ARM Details ...Initial Fixed Period Effective Months Count
348	8/25/2014	Revision	• ULDDS Cond • FRE Cond • Cond Dets • Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	Subject Loan	AtClosing (Mods)	N/A	O CR	O CR	N/A IF MortgageType = "Other"	Not Used	Enumerated	PublicAndIndianHousing		Loan (Closing Tab) ..Product Information ..Product Details ...Mortgage Type
403.1	8/25/2014	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifierValueType	Specifies the purpose of a commitment number in a mortgage loan transaction.	Subject Loan	Current	N/A	CI O	O	N/A	Not Used	Enumerated			N/A

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442	8/25/2014	Revision	<ul style="list-style-type: none"> ULDDS Cond FRE Cond Cond Dets 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	Subject Loan	Current	N/A	R C	R C	Required for all loans IF loan is delinquent		Amount 9.2			<u>Loan (Current Tab)</u> <u>..Payment Information</u> <u>...Other Payment Details (If Applicable)</u> <u>...Delinquent Loan</u> <u>....UPB Amount</u>
458.1	8/25/2014	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/EXTENSION/OTHER/LOAN_EXTENSION/CONTRACT_VARIANCES/CONTRACT_VARIANCE	CONTRACT_VARIANCE	ContractVarianceCode	A code assigned by the contracting system identifying a variance from the master contract.	Subject Loan	Current	N/A	C I	O	N/A	Not Used	String 30			N/A
463	8/25/2014	Revision	<ul style="list-style-type: none"> Impl Notes Enums 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	Subject Loan	AtConversion	N/A	C I	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the interest calculation type of the <i>Converted Mortgage</i> .	Enumerated	Compound		<u>Loan (Conversion Tab)</u> <u>..Product Information</u> <u>...Product Details</u> <u>....Interest Calculation Type</u>
510	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Related Loan	Current	N/A	C R	CR	IF subject loan has secondary financing	FRE Conditionality: ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◇ Note this data point also may be delivered if these data points do not exist or do exist and do not have these values.	Enumerated		IF the condition is met, required to save the file in the selling system	<u>Loan (Current Tab)</u> <u>..Secondary Financing / Related Loan Details</u> <u>...Related Loan Tab</u>
511	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	Related Loan	Current	N/A	C R	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the HELOC maximum balance amount in effect as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> . ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC".	Amount 9.2			<u>Loan (Current Tab)</u> <u>..Secondary Financing / Related Loan Details</u> <u>...Related Loan Tab</u> <u>....HELOC Details</u> <u>....Current HELOC Maximum Balance Amount</u>
512	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	Related Loan	Current	N/A	C R	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the disbursed amount (used portion) as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> , not the maximum credit line amount. ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". ◇ Enter "0" if no disbursements have occurred as of the <i>Note Date</i> .	Amount 9.2			<u>Loan (Current Tab)</u> <u>..Secondary Financing / Related Loan Details</u> <u>...HELOC Details</u> <u>....HELOC Balance Amount</u>

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513	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	Related Loan	Current	N/A	CR E	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: <ul style="list-style-type: none"> ◇ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd" ◇ Enter "true" IF Sort IDs 153 or 176 = "SecondaryFinancingHELOC" ◇ Note the value could be either "true" or "false" if Sort IDs 153 and 176 do not exist 	Boolean		<u>Loan (Current Tab)</u> <u>..Secondary Financing / Related Loan Details</u> <u>..Related Loan Tab</u> <u>...HELOC Details</u> <u>....HELOC Indicator</u>	
514	8/25/2014	Revision	• ULDDS Cond • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Related Loan	Current	N/A	CR E	CR	IF Sort ID 515-LoanStateType exists	• FRE Conditionality: <ul style="list-style-type: none"> ◇ IF Sort ID 153 OR Sort ID 176 = "SecondaryFinancingClosedEnd" OR "SecondaryFinancingHELOC" then <u>at least one instance of</u> this data point MUST be delivered. ◇ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. • Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD		N/A	
515	8/25/2014	Revision	• ULDDS Cond • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Related Loan	Current	N/A	CR E	CR	IF subject loan has secondary financing	FRE Conditionality: <ul style="list-style-type: none"> ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then <u>at least one instance of</u> this data point MUST be delivered. ◇ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. 	Enumerated		<u>Loan (Current Tab)</u>	
516	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	Related Loan	Current	N/A	CR E	CR	IF Sort ID 513-HELOCIndicator = "false"	Values: <ul style="list-style-type: none"> ◇ Enter the balance of the closed-end subordinate <i>Mortgage</i>. ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd". 	Amount 9.2		<u>Loan (Current Tab)</u> <u>..Secondary Financing / Related Loan Details</u> <u>...Closed-end Second</u> <u>....UPB Amount</u>	
517	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Related Loan	Current	N/A	CR E	CR	IF Sort ID 510-LoanRoleType = "Related" and Sort ID 515-LoanStateType = "Current"	Values: There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current", but each valid value for LienPriorityType may be used only once.	Enumerated		<u>Loan (Current Tab)</u> <u>..Secondary Financing / Related Loan Details</u> <u>...Lien Priority Type</u>	
519	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	Related Loan	Current	N/A	CR E	CR	IF Sort ID 510-LoanRoleType = "Related" and Sort ID 515-LoanStateType = "Current"	Values: Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated		<u>Loan (Current Tab)</u> <u>..Secondary Financing / Related Loan Details</u> <u>...Mortgage Type</u>	
525	8/25/2014	Revision	• Cond Dets • Format	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser" AND ("PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed")	Values: <ul style="list-style-type: none"> ◇ Enter the state license number of the appraiser who completed the final estimate of value. ◇ <u>Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser.</u> 	<u>String 50</u> <u>String 2+</u>		<u>Party</u> <u>..Party Information</u> <u>...Appraiser Details</u> <u>...Appraiser License Identifier</u>	

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name <i>(Screen names turning from gray to black are in black underlined text. New screen names are in blue underlined text.)</i>
528	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	CI CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND |(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"]		Enumerated			N/A
534	8/25/2014	Revision	Format	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser_SUPERVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND-supervisor-signed-appraisal	Values: ◊ Enter the state license number of the appraiser who completed the final estimate of value. ◊ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser.	String 50 String 21		Party ..Party Information ...Appraiser Details ...Appraiser Supervisor Identifier	
537	8/25/2014	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	AppraiserSupervisor	CI CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND |(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"]		Enumerated			N/A
546	8/25/2014	Revision	ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	CI CR	CR	IF Sort ID 545-LegalEntityType = "Other"	Values: Enter the applicable value for the non-individual title holder of the Mortgaged Premises.	Enumerated			Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ....Non-Individual Borrower Type
555	8/25/2014	Revision	Format	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	Enumerated String 2		Borrower ..Borrower Information ...Borrower Tab ...Borrower Mailing Address ....Country Code	
580	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR CR	CR CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 590-CreditScoreValue exists N/A	Values: Enter the credit reference number associated with the Borrower credit report used to underwrite the delivered loan. For Future Use-	String 30		Borrower ..Borrower Information ...Borrower Tab ...Borrower Underwriting Details ....Credit Report Identifier	
583	8/25/2014	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 582-CreditRepositorySourceIndicator = "true"		Enumerated	MergedData		Borrower ..Borrower Information ...Borrower Tab ...Borrower Underwriting DetailsCredit Repository Source Type

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	Freddie Mac Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name <small>(Screen names turning from gray to black are in black underlined text. New screen names are in blue underlined text.)</small>
591.1	8/25/2014	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 583-CreditRepositorySourceType = "MergedData" AND GSE-Approved CreditScoreProvider exists	Values: <u>Enter "1000" for CBCInnovis, Inc</u> <u>Enter "5000" for Equifax Mortgage Solutions</u> <u>Enter "5nmn" for Technical Affiliates of Equifax Mortgage Solutions, where "nmn" is the 3-digit Technical Affiliate Code. See http://www.loanprospector.com/about/crc.html for current Technical Affiliate Codes.</u> <u>Enter "6000" for Kroll Factual Data</u> <u>Enter "8000" for CREDCO / Credstar / CBA</u> <u>Enter "B000" for LandSafe</u>	Enumerated	1000 5000 5nmn 6000 8000 B000		Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting Details....Credit Score Provider Name
596	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" N/A	Values: Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate that the <i>Borrower</i> has declared bankruptcy within the past 7 years. For Future Use.	Boolean			Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting Details....Bankruptcy Indicator
599	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" N/A	Values: Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the <i>Borrower</i> has been directly or indirectly obligated on a loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment. For Future Use.	Boolean			Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting Details....Loan Foreclosure Or Judgment Indicator
600	8/25/2014	ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" N/A	Values: Enter "true" if the <i>Borrower</i> is considered to be self-employed according to Guide Section 37.13. For Future Use.	Boolean			Borrower .Borrower Information ..Borrower Tab ...Borrower DetailsEmployment Borrower Self Employed Indicator

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
1	MESSAGE	MESSAGE	MISMOReferenceModelIdentifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies. For detailed information, please see MISMO Engineering Guide 006 – "Versioning and Release Schedule", at http://wiki.mismo.org/MISMO.Wiki/Wiki.jsp?page=Meg0006 .	N/A	N/A	N/A	XML Context	R	R	Required for all files	<ul style="list-style-type: none"> Definition: MISMOReferenceModelIdentifier is an attribute on the MESSAGE container. Values: Enter the version of the MISMO Reference Model used to create the XML file. 	String 20	3.0.0.263.12		N/A Import File Only	N/A Import File Only
2	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	XML Context	R	R	Required for all files	<ul style="list-style-type: none"> Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. Format: Values entered into this field are free form and no longer validated. 	String			N/A Import File Only	N/A Import File Only
3	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	XML Context	R	R	Required for all files	<ul style="list-style-type: none"> Values: Enter the date and time the import file is delivered to the GSE. (Not applicable for loan delivery system data entry.) 	YYYY-MM-DDThh:mm:ss			N/A Import File Only	N/A Import File Only

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
4	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/ASSETS/ASSET_DOCUMENTATIONS/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetDocumentationType	The type of documentation used as a means of identifying or verifying assets used in the transaction.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	BillOfSale BrokerageStatement ClosingStatement DepositoryStatement ExecutedBuyOutAgreement RetirementAccountStatement VerbalStatement VerificationOfDeposit		N/A	N/A
5	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/ASSETS/ASSET_DOCUMENTATIONS/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetDocumentationTypeOtherDescription	A free-form text field used to capture the Asset Documentation Type if Other is selected.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
6	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/ASSETS/ASSET_DOCUMENTATIONS/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetVerificationRangeCount	The number of time periods as defined by the Verification Range Type for which documentation is collected.	N/A	N/A	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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7	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/ASSETS/ASSET_DOCUMENTATION/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetVerificationRangeType	Specifies the period or range of time for which the specific type of Documentation Type is collected.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	MostRecentDays MostRecentMonths MostRecentYear PaymentPeriod StatementPeriod		N/A	N/A
8	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/ASSETS/ASSET_DOCUMENTATION/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetVerificationRangeTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Verification Range Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
9	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/ADDRESS	ADDRESS	AddressAdditionalLineText	Address information that cannot be contained in the Address Line Text.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 100			N/A	N/A - For Future Use Property Street Address (Line2)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
10	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter the complete street address for the property (excluding City, State, and ZIP). Format: Two lines are no longer available but this field has been lengthened from 25 to 100 characters. 	String 100			Property ..Property Information ..Subject Property Address ...Street Address	Property Street Address (Line 1)
11	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressUnitDesignatorType	An additional address designation that further defines the delivery location. Example: Apartment, Building, Condo, Suite, Room, Mail Stop, Unit, etc. This list is based on the USPS's Publication 28 on Postal Addressing Standards, with the addition of Condo based on mortgage industry need.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	See Enumerations Tab		N/A	N/A
12	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressUnitDesignatorTypeOtherDescription	The description of the Address Unit Designator Type when Other is selected as the option from the enumerated list.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
13	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A
14	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans		String 50			Property ..Property Information ..Subject Property Address ...City Name	City
15	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	CountyName	The name of the county within a state. (Designator Name based on FIPS Publication 6-4)	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
16	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALCOLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter a valid ZIP code maintained by the United States Postal Service (USPS) at https://tools.usps.com/go/ZipLookupAction_input Format: Valid format options are either "#####" or "#####" (no dash). 	String 9		Required to save the file in the selling system.	Property Information..Subject Property Address...Postal Code*	Zip Code* + Extension
17	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALCOLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	RuralRouteIdentifier	An address for mail that is to be delivered to a rural postal delivery route including both the rural route identifier and the box identifier.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A
18	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALCOLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm 	String 2		Required to save the file in the selling system.	Property Information..Subject Property Address...State Code*	<ul style="list-style-type: none"> • State* • SCC = "221", "257", "259", "261"

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19	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	StreetName	The official name of a street assigned by a local governing authority.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A
20	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	StreetPostDirectionalText	The directional symbol that represents the sector of a city where a street address is located. Example: E, W, N, S, NE, NW, SE, SW.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 2			N/A	N/A
21	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	StreetPreDirectionalText	The street vector or the direction the street has taken from some arbitrary starting point. Example: E, W, N, S, NE, NW, SE, SW.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 2			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
22	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StreetPrimaryNumberText	The number assigned to a building or land parcel along the street to identify location and ensure accurate mail delivery.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A
23	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StreetSuffixText	The trailing designator in a street address or the appropriate abbreviation. Example: Drive, Way, Court, Street, etc.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A
24	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/PROPERTY/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	Net New	R	R	Required for all loans	Values: Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Form 81-93 begins with the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA).	Boolean false true			Property Information ...Special Flood Hazard Area Indicator	SCC = "170", "175", "180", or "185"

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
25	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_COLLECTIONS/COLLATERAL/PROPERTY/ROPERTIES/PROPERTY/LOCATION_IDENTIFIER/GENERAL_IDENTIFIER	GENERAL_IDENTIFIER	CoreBasedStatisticalAreaDivisionCode	Metropolitan Divisions are defined within Metropolitan Statistical Areas that have a single core with a population of at least 2.5 million. Not all Metropolitan Statistical Areas with urbanized areas of this size will contain Metropolitan Divisions. Metropolitan Division codes are distinguished by a five-digit code ending in 4.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 5			N/A	N/A
26	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_COLLECTIONS/COLLATERAL/PROPERTY/ROPERTIES/PROPERTY/LOCATION_IDENTIFIER/GENERAL_IDENTIFIER	GENERAL_IDENTIFIER	MSAIdentifier	Identifies the Metropolitan Statistical Area (MSA) where subject property is located. An MSA is a contiguous geographic area consisting of an urban center city and its surrounding suburbs. MSAs are defined by the federal Office of Management and Budget.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 5			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
27	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALCOLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeAttachedToFoundationIndicator	Indicates that the manufactured home is attached to its foundation.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
28	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALCOLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeHUDDataPlateIdentifier	An identifier that is assigned by the manufacturer to an individual manufactured home unit. It may be found on the HUD Data Plate, which is affixed to the interior of the manufactured home. It might read something like GWC-1234-5678A&B.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
29	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURE_D_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturerName	The name of the manufacturer (maker) of the Manufactured home.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A
30	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURE_D_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturerYear	The year the manufactured home was built.	N/A	N/A	N/A		O	O	N/A	For Future Use	YYYY			N/A	N/A

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31	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_C/OLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURE_D_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeModelIdentifier	The model designation of the Manufactured home (specific to the manufacturer).	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A
32	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_C/OLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURE_D_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeSerialNumberIdentifier	The serial number of the manufactured home that identifies the manufacturer and the state in which the manufactured home is manufactured. This may be also be called a VIN (Vehicle Identification Number).	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A

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33	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/COLLATERAL/PROPERTY/STRUCTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	MultiWide SingleWide		Property Information Construction Details ...Manufactured Home Width Type	SCC = "951", "952"
34	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/COLLATERAL/PROPERTY/STRUCTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	SquareFeetNumber	Identifies the total area measured in square feet.	N/A	N/A	N/A		O	O	N/A	For Future Use	Numeric 4			N/A	N/A

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35	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALCOLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/FACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	WidthFeetNumber	The width measured in linear feet.	N/A	N/A	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
36	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALCOLLATERAL/PROPERTY/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	AdditionalProjectConsiderationsType	Describes the specific ownership or use of the project.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
37	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALCOLLATERAL/PROPERTY/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	AdditionalProjectConsiderationsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Additional Project Considerations Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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38	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	FRE Legacy	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview"	Values: ◇ Enter "Established" if the <i>Condominium Project</i> meets Glossary definition of <i>Established Condominium Project</i> . ◇ Enter "New" if the <i>Condominium Project</i> meets Glossary definition of <i>New Condominium Project</i> .	Enumerated	Established New		Property Information ... Condominium Details ...Condominium Project Status Type	Project Classification Code = "1-New Condominium Project", or "2-Established Condominium Project" • SCC = "H10"
39	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	Net New	CI	O	N/A	Not Used	Numeric 10			N/A	N/A
40	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAmenityImprovementsCompletedIndicator	Indicates whether construction on the project amenities such as pool and clubhouse has been completed.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property Information ... Condominium Details ...Project Amenity Improvements Completed Indicator	N/A

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41	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILS	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	FRE Legacy	CI	CR	IF [(Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")] OR IF [(Sort ID 47-ProjectLegalStructureType = "Cooperative" AND "Sort ID 43-ProjectDesignType" does not exist)]	Values: ◊ Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. ◊ Enter "Detached" if none of the units in the project has a common wall or other direct physical connection with another unit. Such projects are known as site condominiums (single family homes with a condominium form of ownership).	Enumerated	Attached Detached		Property Information..Condominium Details ...Project Attachment Type	Project Classification Code = "3-Detached Condominium Project"
42	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILS	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	FNM/FRE Legacy	CI	CR	IF ProjectLegalStructureType = "Condominium"	Definition: Identifies the type of condominium project review that was completed for the subject property. Values: ◊ Enter "CondominiumProjectManagerReview," "FHA_Approved," or "ProjectEligibilityReviewService" as applicable for reciprocal review. ◊ Enter "ExemptFromReview" for Relief Refinance Mortgages–Same Servicer OR if applies. ◊ Enter "FullReview" if a review has been performed in compliance with Guide Section 42.5 or 42.6. ◊ Enter "StreamlinedReview" if a limited review was performed.	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		Property Information..Condominium Details ...Project Classification Identifier	Project Classification Code = "3-Reciprocal review, streamlined review" • SCC = "H09", "H10"

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43	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	Net New	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationId entifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 41-ProjectAttachmentType does not exist)	Values: ◇ Enter "GardenProject" if the condo/coop structure has 1 to 3 stories ◇ Enter "HighRiseProject" if the condo/coop structure has 8 or more stories. ◇ Enter "MidriseProject" if the condo/coop structure has 4 to 7 stories. ◇ Enter "Other" if the appraisal indicates "Other".	Enumerated	GardenProject HighriseProject MidriseProject Other TownhouseRowhouse		Property Information ..Condominium Details ...Project Design Type	N/A
44	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	N/A	N/A	N/A		CI	CR	IF Sort ID 43-ProjectDesignType = "Other"	Values: Enter "OtherSelectedOnValuationDocumentation" if the appraisal indicates "Other".	Enumerated	OtherSelectedOnValuationDocumentation		N/A	N/A
45	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	FRE Legacy	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationId entifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the actual number of units in the project (including phases that are not yet complete).	Numeric 5			Property Information ..Condominium Details ...Project Dwelling Unit Count	<ul style="list-style-type: none"> • Project Classification Code = "2-2- to 4-Unit Condominium Project" • SCC = Negotiated

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46	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/ATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	Net New	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the actual number of units sold (including phases that are not yet complete).	Numeric 5			Property Information ..Condominium Details ...Project Dwelling Units Sold Count	N/A
47	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/ATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	N/A	N/A	N/A	FRE Legacy	CR	CR	IF subject property is a condominium OR cooperative		Enumerated	Condominium Cooperative		Property Information ..Property Details ...Project Legal Structure Type	<ul style="list-style-type: none"> • Property Type Code = "1-Condominium" • SCC = "257", "259", "261", "H09", "H10"
48	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/ATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	FRE Legacy	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the full association/corporate legal name of the project.	String 50			Property Information ..Condominium Details ...Project Name	Condo Name

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49	MESSAGE /DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROJECT_DETAIL	PUDIndicator	Indicates that the project in which the subject property is located is a Planned Unit Development (PUD). A PUD is a project or subdivision that consists of common property and / or improvements that are owned and maintained by an owners' association for the benefit and use of the individual unit owners.	N/A	N/A	N/A	FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is "Planned Unit Development" (PUD)." • Values: Enter "true" if the Mortgaged Premises is located in a <i>Planned Unit Development (PUD)</i>. 	Boolean	false true		Property ..Property Information ...PUD Indicator	Property Type Code = "3-PUD"
50	MESSAGE /DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	Net New	R	R	Required for all loans	<ul style="list-style-type: none"> • Definition: Used to describe an individual dwelling. • Values: As specified in MISMO LDD V3.0 B263-12: <ul style="list-style-type: none"> ◊ Enter "Attached" if the dwelling unit has a common wall or other direct physical connection with another dwelling unit, and the appraisal or other property valuation method does not indicate "Semi Detached." ◊ Enter "Detached" if the dwelling unit has no common wall nor any other direct physical connection with another dwelling unit or the dwelling is a site condominium (single-family home with a condominium form of ownership). ◊ Enter "Semi Detached" if the dwelling unit is an end unit or one of a pair of houses built side-by-side sharing a common wall, such as a duplex. 	Enumerated	Attached Detached SemiDetached		Property ..Property Information ...Attachment Type	N/A

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51	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/COLLATERALS/PROPERTY_PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	FRE Legacy	R	R	Required for all loans	Values: ◇ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ◇ Enter "SiteBuilt" if: • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing. ◇ Do not enter "Modular", even if the dwelling is factory-built and not on a permanent chassis.	Enumerated	Manufactured Modular SiteBuilt		Property ..Property Information ..Construction Details ...Construction Method Type	• Property Type Code = "4-Manufactured Housing" • SCC = "951", "952", "D49", "D50", "D51", "D52", "D69"
52	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/COLLATERALS/PROPERTY_PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction Method Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
53	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/COLLATERALS/PROPERTY_PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionStatusType	Specifies the physical status of the structure.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	Complete		Property ..Property Information ..Construction Details Construction Status Type	N/A

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54	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionStatusTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction Status Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
55	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	DeedRestrictionIndicator	If true, indicates that the deed has associated restrictions.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property .Property Information ..Property Details ...Deed Restriction Indicator	N/A
56	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	EarthquakeInsuranceRequiredIndicator	Indicates that earthquake insurance coverage is required for the property.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property .Property Information ..Property Details ...Earthquake Insurance Required Indicator	N/A

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57	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAILS	PROPERTY_DETAIL	FinancedUnitCount	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "1" if ProjectLegalStructureType = "Condominium" or "Cooperative".	Numeric 2	1 2 3 4	Required to save the file in the selling system.	Property Information ..Property Details ...Financed Unit Count	• Number of Units* • Property Type = "5-1 - 4 Family Fee Simple" • SCC = "221"
58	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAILS	PROPERTY_DETAIL	GroupHomeIndicator	When true, indicates the property will be used as a group home. A group home is used for individuals with special needs, including the frail elderly, developmentally and/or physically disabled.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property Information ..Property Details ...Group Home Indicator	N/A
59	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAILS	PROPERTY_DETAIL	NativeAmericanLandsType	Any land granted to or acquired by a federally-recognized tribe. Title may be held in fee simple, or held by the federal government in trust through a leasehold for the benefit of the tribe.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	AllottedTribalLand Other		Property Information ..Property Details ...Native American Lands Type	N/A

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60	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_PROPERTY_DETAIL	PROPERTY_DETAIL	NativeAmericanLandsTypeOtherDescription	A field used to collect additional information when Other is selected for Native American Lands Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	TribalTrustLand		Property ..Property Information ..Property Details ...Native American Lands Type	N/A
61	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyAcquiredDate	The date the property was acquired.	N/A	N/A	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
62	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEarthquakeInsuranceIndicator	An indicator denoting whether the property securing the mortgage has earthquake insurance.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property ..Property Information ..Property Details ...Property Earthquake Insurance Indicator	N/A

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63	MESSAGE/DEAL_SETS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	FRE Legacy	R	R	Required for all loans	Values: ◇ Enter "Leasehold" if the subject property is located on tribal trust land. ◇ Enter "Other" if "LifeEstate" is permitted by Seller's negotiated term.	Enumerated	FeeSimple Leasehold Other		Property Information ..Property Estate Type	Property Type Code = "2-Leasehold", "5-1 - 4 Family Fee Simple" SCC = "128", "218"
64	MESSAGE/DEAL_SETS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Estate Type.	N/A	N/A	N/A	Net New	CR	CR	IF PropertyEstateType = "Other"	Values: Enter "Life Estate" if permitted by Seller's negotiated term.	Enumerated	LifeEstate		Property Information ..Property Estate Type	N/A New Valid Value
65	MESSAGE/DEAL_SETS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	Net New	R	R	Required for all loans	Values: Enter "true" if there is flood insurance coverage.	Boolean	false true		Property Information ..Property Flood Insurance Indicator	SCC = "170", "175", "180", or "185"

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66	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/COLLATERALS/COLLATERALS/PROPERTY_PROPERTIES/PROPERTY_DETAILS	PROPERTY_DETAIL	PropertyOriginalCostAmount	The original cost of acquiring the entire property - land and structure. This is used for refinance loans.	N/A	N/A	N/A		O	O	N/A	For Future Use	Numeric 9			N/A	N/A
67	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/COLLATERALS/COLLATERALS/PROPERTY_PROPERTIES/PROPERTY_DETAILS	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ If this data is not available from property valuation documents, the borrower's input is an acceptable source. ◇ Enter "9999" if HVE or LP Home Value Model was used to value the subject property.	YYYY			Property Information ...Property Details ...Property Structure Built Year	Year Built
68	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/COLLATERALS/COLLATERALS/PROPERTY_PROPERTIES/PROPERTY_DETAILS	PROPERTY_DETAIL	PropertyStructureHabitableYearRoundIndicator	Indicates that the structure or improvement is habitable year round.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean false true			Property Information ...Property Details ...Property Structure Habitable Year Round Indicator	N/A

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69	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/ATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageType	Specifies the usage intention of the borrower for the property.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans		Enumerated	Investment PrimaryResidence SecondHome		Property Information ..Property Details ...Property Usage Type	• Purpose of Loan Code = "1-Purchase (owner-occupied)", "2-Refinance (owner-occupied)", "3-Purchase (investment property)", "4-Second Home (purchase or refinance)", "5-Refinance (investment property)" • SCC = "221"
70	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/ATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Usage Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			Property Information ..Property Details ...Property Usage Type	N/A
71	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/ATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyZoningCategoryType	Specifies the property zoning category. The zoning category is not the official legal description.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	Commercial		N/A	N/A

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72	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyZoningCategoryTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Zoning Category Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
73	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_TAXES/PROPERTY_TAX/PROPERTY_TAX_DETAIL	PROPERTY_TAX_DETAIL	TaxAuthorityParcelIdentifier	A number assigned by the taxing authority to identify the tax bill (parcel number, account number, etc.). This may not be the same as the City, State, or County Assessor Parcel Identifier.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A
74	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_TITLE	PROPERTY_TITLE	TitleProcessInsuranceType	Identifies the level of insurance being requested or delivered for the Title Process Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	Insurance LimitedInsurance NonInsurance		Property .Property Information ..Title Details ...Title Process Insurance Type	N/A

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75	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/COLLATERALS/COLLATERALS/PROPERTY/PROPERTY/PROPERTY_TITLE	PROPERTY_TITLE	TitleProcessType	Specifies the means used to determine that there are no legal claims against the subject property that have a higher priority than the loan.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	TitleSearch		Property Information ...Title Details ...Title Process Type	N/A
76	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/COLLATERALS/COLLATERALS/PROPERTY/PROPERTY/PROPERTY_TITLE	PROPERTY_TITLE	TitleProcessTypeOtherDescription	A free-form text field used to capture additional information when Other is selected for Title Process Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
77	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/COLLATERALS/COLLATERALS/PROPERTY/PROPERTY_UNITS/PROPERTY_UNITS/PROPERTY_UNITS/PROPERTY_UNITS_DETAIL	PROPERTY_UNITS_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	FNM/FRE Legacy	CI	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed") AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	Values: <ul style="list-style-type: none"> Enter the actual number of bedrooms for each dwelling unit if the subject property includes more than one unit or is an investment property, and was valued by an interior appraisal. Enter "0" if the unit is a studio/efficiency apartment. 	Numeric 2		Property Information ...Property Details ...Bedroom Count	Number of Bedrooms	

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78	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERAL/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	Property DwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	FNM/FRE Legacy	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed") AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◇ For investment properties, enter the gross monthly rental income for each unit as indicated on the signed lease(s) for the Mortgaged Premises, if the subject property was valued by an interior appraisal. ◇ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the Mortgaged Premises, if the subject property was valued by an interior appraisal. ◇ If there is no active lease for a unit, or the Borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. • Format: Round values to the nearest dollar. 	Numeric 9			Property .Property Information ..Property Details ...Property Dwelling Unit Eligible Rent Amount	Gross Monthly Rent
79	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERAL/PROPERTY_VALUES/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMConfidenceScoreValue	The confidence score used by various automated valuation models to indicate the confidence level of the value estimate.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A

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80	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	Net New	CR	CR	IF PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	Values: ◇ Enter the applicable value as instructed in Seller's negotiated term when the AVM is used in lieu of an appraisal. ◇ Enter "HomeValueExplorer" for <i>Relief Refinance Mortgages-Same Servicer</i> and <i>Relief Refinance Mortgages-Open Access</i> when the value of the <i>Mortgaged Premises</i> is determined using a point value estimate from Home Value Explorer (HVE). ◇ Enter "Other" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration for this data point.	Enumerated	See Enumerations Tab		Property Information...Appraisal/Valuation Property Details...AVM Model Name Type	SCC = "H03"
81	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameTypeOtherDescription	The name of the AVM model used to calculate the valuation of the subject property when Other is selected from the enumerated list.	N/A	N/A	N/A	Net New	CR	CR	IF Sort ID 80-AVMModelNameType = "Other"	Values: Enter "FREAllowedAVM" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration for this data point.	Enumerated	AVMax CAValue CollateralMarketValue FraudGuard FREAllowedAVM_L_AVM IVal PowerBase6 RapidValue RealValue RealAssessment RealtorValuationModel Relar SiteXValue Vector Veros VeroValueAdvantage		N/A	N/A

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82	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	FNM Legacy	CR	CR	IF Sort IDs 317- MortgageType = "Conventional" AND [(Sort ID 89- PropertyValuationMethodType = "DriveBy" OR "FullAppraisal") OR Sort ID 90- PropertyValuationMethodTypeOtherDescription = "FieldReview"]	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ For conventional Mortgages only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal (UCDP). ◊ If a Field Review is used to value the subject property, enter the Document File Identifier used for the original appraisal. 	String 20			Property .Property Information ..Appraisal/Valuation on Property Details ...Appraisal Identifier	N/A
83	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> Enter the value that was used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◊ Enter the appraised value if an appraisal is used. ◊ Enter the point value estimate if an AVM is used. ◊ Enter the purchase price (for LP purchases) or the <i>Borrower's</i> estimate of value (for LP refinances) if a Home Value Model is used. ◊ Enter the estimated market 	Numeric 9			Property .Property Information ..Appraisal/Valuation on Property Details ...Property Valuation Amount	Appraised Value of Property (\$)

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84	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	Net New	CR	CR	IF PropertyValuationMethodType <> "None"	Values: ◇ For Mortgages with appraisals, enter the effective date of the appraisal. ◇ For Mortgages using any other property valuation type, enter the effective date on the most recent inspection, Feedback Certificate or estimate.	YYYY-MM-DD			Property Information...Appraisal/Valuation Property Details ...Property Valuation Effective Date	N/A

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85	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALCOLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	DesktopUnderwriterPropertyInspectionReport ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport ExteriorOnlyInspectionResidentialAppraisalReport IndividualCondominiumUnitAppraisalReport IndividualCooperativeInterestAppraisalReport LoanProspectorConditionAndMarketability ManufacturedHomeAppraisalReport SmallResidentialIncomePropertyAppraisalReport UniformResidentialAppraisalReport		Property .Property Information ..Appraisal/Valuation on Property Details ...Property Valuation Form Type	N/A

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86	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
87	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationInspectionType	Specifies the extent of the property inspection.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	ExteriorAndInterior ExteriorOnly None		Property Information ...Appraisal/Valuation Property Details ...Property Valuation Inspection Type	N/A

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88	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationInspectionTypeOtherDescription	A free-form text field used to capture additional information when Other is selected for Appraisal Inspection Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
89	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	Net New	R	R	Required for all loans	Values: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan: ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "DriveBy" for exterior-only appraisals. ◊ Enter "FullAppraisal" or "PriorAppraisalUsed" as applicable. ◊ Enter "None" for Loan Prospector® (LP) Home Value Model OR IF applies. ◊ Enter "Other" if a Field Review was used to value the subject property. ◊ Enter the values as instructed in Seller's negotiated terms for all other property valuation method types.	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other PriorAppraisalUsed		Property Information ...Appraisal/Valuation Property Details ...Property Valuation Method Type	SCC = "357," "H03"

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90	MESSAGE/DEAL_SETS/DEALS/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A		CI	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	Values: Enter "FieldReview" if a Field Review was used to value the subject property.	Enumerated	FieldReview		N/A	N/A
91	MESSAGE/DEAL_SETS/DEALS/COANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	FNM Legacy	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◇ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 23.2. ◇ For energy conservation <i>Mortgages</i>, the value used to calculate TLTV is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◇ For financed permanent buydown <i>Mortgages</i>, calculate using the <i>Mortgage</i> amount that includes the financed discount points. ◇ For Super Conforming <i>Mortgages</i>, calculate using the lower of the appraised value, field review value, or sales price. 	Percent 3.4			Total Loans ..Additional LTV Details ...Delivered LTV Values ...Combined LTV Ratio Percent	N/A Calculated by selling system today--not considered legacy

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92	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_SET/OANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	Net New	CR	CR	IF HELOCIndicator = "true" for LoanRoleType = "RelatedLoan"	Values: <ul style="list-style-type: none"> ◇ Enter the HTLTV ratio calculated in accordance with Guide Section 23.2. ◇ For <i>Financed Permanent Buydown Mortgages</i>, calculate using a <i>Mortgage</i> amount that includes the financed discount points. ◇ For energy conservation <i>Mortgages</i>, calculate using a value that is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◇ For super conforming <i>Mortgages</i>, calculate using a value that is the least of the appraised value, field review value, or sales price. 	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values ...Home Equity Combined LTV Ratio Percent	N/A Calculated by selling system today--not considered legacy
93	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	R	Required for all loans	Parent Container: For this LOAN container, specify one of the following: <ul style="list-style-type: none"> ◇ LoanStateType = "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false") ◇ LoanStateType = "AtModification" if the loan is a modification (MortgageModificationIndicator = 	Enumerated	SubjectLoan	Required to save the file in the selling system.	N/A	• Loan Feature Code = "H-Guaranteed Rural Housing or Home Possible Mortgages with Rural Housing Services Leveraged Seconds" • SCC = "582" • XML Context
94	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionDateMaximumExtensionMonthsCount	The maximum number of months by which a loan can extend its conversion date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) ..Product Information ..Conversion Option Details ...Conversion Date Maximum Extension Months Count	N/A

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95	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionOptionMarginRatePercent	The number of percentage points to be added to the index when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Margin Rate Percent	N/A
96	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionOptionMaximumRatePercent	The highest rate, expressed as a percent, to which the interest rate can increase when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Maximum Rate Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
97	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionOptionMinimumRatePercent	The lowest rate, expressed as a percent, to which the interest rate can decrease when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Minimum Rate Percent	N/A
98	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionOptionNoteTermGreaterThanFifteenYearsAdditionalPercent	The number of percentage points added to the net yield to obtain the new fixed interest rate when the original term of the Note is greater than 15 years.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Note Term Greater Than Fifteen Years Additional Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
99	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionOptionNoteTermLessThanFifteenYearsAdditionalPercent	The number of percentage points added to the net yield to obtain the new fixed interest rate when the original term of the Note is less than 15 years.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Note Term Less Than Fifteen Years Additional Percent	N/A
100	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_SCHEDULETYPE	ConversionScheduleType	Describes when the loan is eligible to convert.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	OnFirstThroughFifthRateAdjustment OnFirstThroughThirdRateAdjustment		Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Schedule Type	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
101	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionScheduleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Conversion Schedule Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
102	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionType	Specifies the type of conversion permissible for a loan as stated on the mortgage documents.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ConvertibleIndicator = "true"		Enumerated	ToFixedRateToMonthlyPaymentFrequency		Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Type	• Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" • Selling system product selection

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
103	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Conversion Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
104	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULES/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	ConversionOptionPeriodAdjustmentEffectiveDate	The payment due date when the convertible factors become applicable, also known as the conversion period start date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period TabConversion Option Period Adjustment Effective Date	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
105	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_OPTION_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionOptionExpirationDate	The payment due date when the convertible factors expire.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period Tab ....Conversion Option Period Expiration Date	N/A
106	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_OPTION_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionOptionRoundingPercent	The percentage to which the interest rate is rounded when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan. This field is used in conjunction with Conversion Option Period Rounding Type which indicates how rounding should occur.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period TabConversion Option Period Rounding Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
107	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionOptionPeriodRoundingType	Indicates how the Conversion Option Margin Rate Percent is rounded when calculating a new interest rate for the option to convert an ARM loan to a fixed-rate loan. The interest rate can be rounded Up, Down, or to the Nearest Rounding Factor. This field is used in conjunction with Conversion Option Period Rounding Percent which indicates the percentage to which the rounding occurs.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Nearest		Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period Tab ....Conversion Option Period Rounding Type	N/A
108	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionOptionPeriodType	Indicates the type of conversion option associated with the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	OnDemand OnDemandAtInterestRateChangeDates OnDemandMonthly Scheduled		Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period TabConversion Option Period Type	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
109	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionRateCalculationMethodDescription	Describes how interest rate changes are to be calculated when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	FNM60DayRNYPlus0.625Percent FRE60DayRNYPlus0.375Percent		Loan (Closing or Modification tabs) Product Information ...Conversion Option Details ...Conversion Option Period Tab ...Conversion Option Rate Calculation Method Description	N/A
110	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceType	Specifies the type and source of index to be used to determine the interest rate at each adjustment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"		Enumerated	LIBOROneYearWSJDaily SixMonthLIBOR_WSJDaily WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15		Loan (Closing or Modification tabs) Note Information ARM Details Index Source Type	Index Source

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
111	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceTypeOtherDescription	An enumerated field used to collect additional Index Source Type values when needed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CR	CR	IF IndexSourceType = "Other"	Not Used	Enumerated			N/A	N/A
112	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating a new interest rate on a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest Adjustment Index Lead Days Count	N/A
113	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	· Definition: The related Guide Glossary term is "Lookback Period." · Values: ◊ Enter the number of days preceding the PerChangeRateAdjustmentEffective Date (<i>Interest Change Date</i>). ◊ Enter "25" if the <i>Lookback Period</i> is the <i>First Business Day</i> of the month immediately preceding the month in which the <i>Interest Change Date</i> occurs.	Numeric 3 25 45			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest and Payment Adjustment Index Lead Days Count	Index Lookback Days

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
114	MESSAGE /DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	CeilingRatePercent	The stated maximum percentage to which the interest rate can increase over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Lifetime Ceiling." Values: <ul style="list-style-type: none"> Enter the sum of the <i>Note Rate</i> at origination plus the <i>Life Cap</i>. For ARMs with financed permanent buydowns, calculate using the permanently bought down initial <i>Note Rate</i>. 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Ceiling Rate Percent	Life of Loan Max Rate (%)
115	MESSAGE /DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FirstRateChangePaymentEffectiveDate	The due date of the payment at the first calculated interest rate change. To arrive at the actual (true) date that interest begins to accrue at the changed rate, one payment period is subtracted if interest	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Payment Change Date." Values: Enter the first day of the month following each <i>Interest Change Date</i>. 	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Rate Change Payment Effective Date	N/A
116	MESSAGE /DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease to over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate" AND floor exists	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Lifetime Floor." Values: <ul style="list-style-type: none"> If the ARM has no Lifetime Floor, do not provide this data point. Do not enter the <i>Margin</i> value. For ARMs with financed permanent buydowns, calculate using the permanently bought down initial <i>Note Rate</i>. 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Floor Rate Percent	Life of Loan Floor (%)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
117	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate" AND interest rate rounding exists	Format: Enter the value for interest rate rounding as "0.125."	Percent 3.4	0.125		Loan (Closing or Modification tabs) .Note Information ...ARM Details ...Interest Rate Rounding Percent	Interest Rate Rounded (%)
118	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CI	CR	IF LoanAmortizationType = "AdjustableRate" AND interest rate rounding specified in the Note		Enumerated	Nearest		Loan (Closing or Modification tabs) .Note Information ...ARM Details ...Interest Rate Rounding Type	Direction Rounded

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
119	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	The number of percentage points to be added to the index to arrive at the new interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Margin." Format: Enter the margin to four decimal places. For example, 1% must be entered as "1.0000." 	Percent 3,4			.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...Margin Rate Percent	Note Margin (%)
120	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<p>Parent Container: Enter two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container:</p> <ul style="list-style-type: none"> ◇ One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps. ◇ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps. 	Enumerated	First Subsequent		.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab	XML Context (For selling system product selection--ARM Cap Structure)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
121	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PERCENT_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PERCENT_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate" AND decrease cap exists	<ul style="list-style-type: none"> Definition: The related Guide Glossary terms are "Initial Cap" and "Periodic Cap." Values: If they exist: <ul style="list-style-type: none"> Enter the <i>Initial (decrease) Cap</i> with AdjustmentRuleType = "First." Enter the <i>Periodic (decrease) Cap</i> with AdjustmentRuleType = "Subsequent." 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ....Per Change Maximum Decrease Rate Percent	First Rate Adjustment % Min Rate
122	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PERCENT_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PERCENT_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	The maximum number of percentage points by which the rate can increase from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary terms are "Initial Cap" and "Periodic Cap." Values: <ul style="list-style-type: none"> Enter the <i>Initial Cap</i> with AdjustmentRuleType = "First." Enter the <i>Periodic Cap</i> with AdjustmentRuleType = "Subsequent." 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Maximum Increase Rate Percent	First Rate Adjustment % Max Rate Periodic Interest Rate Cap

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
123	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PERIOD_CHANGE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Initial Interest Change Date</i>." Values: <ul style="list-style-type: none"> ◇ Enter the <i>Initial Interest Change Date</i> with AdjustmentRuleType = "First." ◇ Enter the second (first periodic) <i>Interest Change Date</i> with AdjustmentRuleType = "Subsequent." 	YYYY-MM-DD			Loan (Closing or Modification tabs) Note Information ARM Details First Adjustment Tab and Subsequent Adjustment Tab ....Per Change Rate Adjustment Effective Date	First Rate Adjustment Date (mm/dd/yyyy)
124	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PERIOD_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the subject loan can change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	Values: <ul style="list-style-type: none"> ◇ For AdjustmentRuleType = "First," enter the number of months between the initial rate adjustment and the second rate adjustment. ◇ For AdjustmentRuleType = "Subsequent," enter the number of months between the second rate adjustment and the third rate adjustment. 	Numeric 3			Loan (Closing or Modification tabs) Note Information ARM Details First Adjustment Tab and Subsequent Adjustment TabPer Change Rate Adjustment Frequency Months Count	Selling system product selection--ARM Cap Structure

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
125	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_LIFETIME_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULE	FirstPrincipalAndInterestPaymentChangeDate	The date of the first scheduled principal and interest payment change. This date typically occurs in an ARM transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
126	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	CR	CR	IF LoanAmortizationType = "GrowingEquityMortgage"	Not Used	Enumerated	Subsequent		.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab	N/A

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127	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/RULES/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULE	PerChangeMaximumPrincipalAndInterestPaymentDecreasePercent	The maximum number of percentage points by which the principal and interest payment can decrease from the previous principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Maximum Principal And Interest Payment Decrease Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
128	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumPrincipalAndInterestPaymentIncreasePercent	The maximum number of percentage points by which the principal and interest payment can increase from the previous principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Maximum Principal And Interest Payment Increase Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
129	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentEffectiveDate	The payment due date when the principal and interest payment Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another per change rule with a later date is present on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Principal And Interest Payment Adjustment Effective Date	N/A

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130	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentFrequencyMonthsCount	The number of months between payment adjustments, if the payment on the subject loan can change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) Note Information ARM Details First Adjustment Tab and Subsequent Adjustment Tab Per Change Principal And Interest Payment Adjustment Frequency Months Count	N/A

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131	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentPercent	The number of percentage points by which the principal and interest payment adjusts.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	N/A	Not Used	Percent 3,4			.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Principal And Interest Payment Adjustment Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
132	MESSAGE/DEAL_SET/DEALS/OANS/LOANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PERIODIC_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	First Subsequent		.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
133	MESSAGE/DEAL_SETS/DEAL/OANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PERIODIC_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULE	PrincipalAndInterestRecastMonthsCount	The frequency, expressed as a number of months, that defines when a payment recalculation occurs for a negatively amortized loan. The recast occurs in order for the loan to become fully amortizing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Principal And Interest Recast Months Count	N/A
134	MESSAGE/DEAL_SETS/DEAL/OANS/LOAN/AFFORDABLE_LENDING	AFFORDABLE_LENDING	HUDMedianIncomeAmount	HUD's estimated median family incomes to determine borrower eligibility for all applications related to affordable lending products.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Closing or Modification tabs) .Underwriting / Credit Information ...Additional Underwriting Details ...HUD Median Income Amount	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
135	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationMaximumTermMonthsCount	The maximum number of months over which an extendable mortgage may be amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CI	O	N/A	Not Used	Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Product Details ...Loan Amortization Maximum Term Months Count	N/A
136	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodCount	The number of periods (as defined by the Loan Amortization Period Type) over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans		Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Product Details ...Loan Amortization Period Count	N/A
137	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodType	The duration of time used to define the period over which the loan is amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Month		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Loan Amortization Period Type	N/A
138	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◊ Enter "AdjustableRate" for an ARM. ◊ Enter "Fixed" for fixed-rate and Balloon/Reset Mortgages . ◊ Enter "RateImprovementMortgage" for Affordable Merit Rate Mortgages .	Enumerated	AdjustableRate Fixed RateImprovementMortgage	IF the delivered Mortgage is not converted, required to save the file in the selling system	Loan (Closing or Modification tabs) .Product Information ..Product Details ...Loan Amortization Type	ARM or Fixed Radio Button

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139	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
140	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/ASSUMABILITY/ASSUMABILITY_RULE	ASSUMABILITY_RULE	AssumabilityBeginDate	The date the loan becomes assumable.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Assumability Details ...Assumability Begin Date	N/A
141	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/ASSUMABILITY/ASSUMABILITY_RULE	ASSUMABILITY_RULE	AssumabilityTermMonthsCount	The length of time the loan is assumable, in months.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Assumability Details ...Assumability Term Months Count	N/A
142	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/ASSUMABILITY/ASSUMABILITY_RULE	ASSUMABILITY_RULE	AssumabilityType	Specifies when the loan assumption is permitted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	AssumableAfterFirstRateChangeDate AssumableForLifeOfLoan		Loan (Closing or Modification tabs) .Product Information ..Assumability Details ...Assumability Type	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
143	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ASSUMABILITY/ASSUMABILITY_RULE	ASSUMABILITY_RULE	AssumabilityTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Assumability Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
144	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorAmount	Buydown amount contributed by the specified Buydown Contributor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
145	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorType	Specifies the source of the buydown funds.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Values: ◇ Only one source may be supplied. Enter the value for the predominant source. ◇ Enter "Borrower" if: ▪ The Borrower is the source of the temporary buydown, ▪ There are multiple sources and none is predominant, or ▪ The source is not on the list of FRE-Supported Enumerations. ◇ Enter "Lender" for temporary buydowns funded with <i>Premium Financing</i> . ◇ Enter "Other" if the contributor is an Interested Party as described in the Guide.	Enumerated	Borrower Lender Other		Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Contributor Type	Loan Feature Code = "R-Premium Financing funded temporary subsidy buydown"

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146	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorTypeOtherDescription	A free-form text field used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF BuydownContributorType = "Other"	Values: Enter "InterestedThirdParty" if the contributor is an Interested Party as described in the Guide.	Enumerated	InterestedThirdParty		Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Contributor Type	N/A
147	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Change Frequency Months Count	Delivered as SCC (Investor Feature Identifier in this version)
148	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Duration Months Count	Delivered as SCC (Investor Feature Identifier in this version)

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149	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Increase Rate Percent	Delivered as SCC (Investor Feature Identifier in this version)
150	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Initial Discount Percent	Delivered as SCC (Investor Feature Identifier in this version)

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151	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanAffordableIndicator = "true" AND closing costs are associated with this loan	<ul style="list-style-type: none"> Definition: This amount does not include prepaids / escrow items. Values: Enter values into Sort IDs 151-155 as follows: <ol style="list-style-type: none"> Sort all closing cost contributions by ClosingCostFundsType (Type) and ClosingCostSourceType (Source) pairs. Sum together ClosingCostContributionAmount (Amount) values from like Type-Source pairs if applicable. After summing: <ol style="list-style-type: none"> If there are 4 or fewer Type-Source pairs, enter the Amount, Type and Source for each pair. If there are more than 4 pairs, use the following prioritization for the first three values: <ol style="list-style-type: none"> Sort the Amounts in descending order, with their associated Type and Source, for each pair having Source = "Borrower" and provide these first. Sort the Amounts for all remaining pairs in descending order, and provide until there is a total of 3 Amount-Type-Source entries. Once 3 Amount-Type-Sources have been provided: <ol style="list-style-type: none"> Sum the Amounts for all remaining Type-Source pairs and provide this sum as the fourth Amount. 	Amount 9.2			Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount	Closing Costs (Up to 4) - Amount
152	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term for "PremiumFunds" is <i>Premium Financing</i>. Values: <ul style="list-style-type: none"> See notes on the "Phase 2 Added Guidance" tab for instructions on how to provide enumerations. Enter "Other" if secondary financing was used for closing costs or there are more than 4 Amount-Type-Source combinations. 	Enumerated	See Enumerations Tab		Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type	• Closing Cost Source • SCC = "547"

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
153	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ClosingCostFundsType = "Other"	Values: ◊ See Notes under Sort ID 151 for instructions on how to provide enumerations. ◊ Enter "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" as applicable if secondary financing was used for closing costs.	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type	Closing Cost Source
154	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ClosingCostContributionAmount >= "1"	Values: ◊ See Notes under Sort ID 151 for instructions on how to provide enumerations. ◊ Enter "Other" if the closing costs were provided by an FHLB Affordable Housing Program or USDA Rural Housing, or if there are more than 4 Amount-Type-Source combinations.	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type	• Closing Cost Source • SCC = "547"
155	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ClosingCostSourceType = "Other"	Values: See Notes under Sort ID 151 for instructions on how to provide enumerations.	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type	Closing Cost Source

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
156	MESSAGE /DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/CLOSING_INFORMATION /CLOSING_INFORMATION_DETAIL	CLOSING_INFORMATION_DETAIL	DisbursementDate	The date the loan funds are disbursed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Note Information ...Disbursement Date	N/A
157	MESSAGE /DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/CLOSING_INFORMATION /COLLECTED_OTHER_FUNDS/ COLLECTED_OTHER_FUNDS	COLLECTED_OTHER_FUNDS	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF Mortgage is delivered through the Servicing Released Sales Process AND other funds are collected at closing	<ul style="list-style-type: none"> Definition: This data point captures the total amount of buydown, prepaids, or escrow item funds collected. Values: For Mortgages sold through the Servicing Released Sales Process, when OtherFundsCollectedAtClosingType equals: <ul style="list-style-type: none"> ◊ "EscrowFunds", enter the total amount of any Escrow funds collected at closing ◊ "AdvancedPITI", enter the total principal portion of any advanced installment collected at closing ◊ "PrincipalCurtailment", enter the total amount of any curtailment collected at closing ◊ "Other" and OtherFundsCollectedAtClosingType OtherDescription = "Buydown", enter the amount provided to subsidize the Borrower's interest rate on the Mortgage for the remaining time during which the lower interest rate applies. Note on Format: If the OtherFundsCollectedAtClosingAmount ≤ "0.99" enter "1.00." 	Amount 9.2		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Amount	Other Funds Collected (\$)	

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
158	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF OtherFundsCollectedAtClosingAmount >= "1"	Values: For Mortgages sold through the Servicing Released Sales Process: ◇ Enter "AdvancedPITIPayment" if any advanced prepaid principal installments for the Mortgage were made at closing. ◇ Enter "EscrowFunds" if an escrow account was established for the Mortgage at closing. ◇ Enter "Other" if there is a temporary subsidy buydown balance on the Mortgage at closing. ◇ Enter "PrincipalCurtailment" if any curtailments of the Mortgage were made at closing.	Enumerated	AdvancedPITIPayment EscrowFunds Other PrincipalCurtailment		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type	Other Funds Collected
159	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF OtherFundsCollectedAtClosingType = "Other"		Enumerated	Buydown		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type	Other Funds Collected / Buydown
160	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/CLOSING_INFORMATION/INTERIM_INTERESTS/INTERIM_INTEREST	INTERIM_INTEREST	InterimInterestPaidFromDate	The first day that interim or prepaid interest will be charged for the loan. Used as the beginning date in calculating the total number of days of interim or prepaid interest due.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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161	MESSAGE/DEAL_SETS/DEALS/OANS/LOANS/CLOSING_INFORMATION/INTERIM_INTERESTS/INTERIM_INTEREST	INTERIM_INTEREST	InterimInterestPaidThroughDate	The final day that interim or prepaid interest will be charged for the loan. Used as the ending date in calculating the total number of days of interim or prepaid interest due.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
162	MESSAGE/DEAL_SETS/DEALS/OANS/LOANS/CONSTRUCTION	CONSTRUCTION	ConstructionLoanType	Specifies the specific type of construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF ConstructionLoanIndicator = "true"		Enumerated	ConstructionToPermanent		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction Loan Type	N/A

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163	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF ConstructionLoanType = "ConstructionToPermanent"	<ul style="list-style-type: none"> Definition: This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. Values: <ul style="list-style-type: none"> ◊ "AutomaticConversion" for <i>Mortgages with Integrated Documentation</i> as described in Guide Section K33.4(b). ◊ Enter "Modification Agreement" for <i>Mortgages with Modification Documentation</i> as described in Guide Section K33.4(b). ◊ Enter "NewNote" for <i>Mortgages with Separate Documentation</i> as described in Guide Section K33.4(b). 	Enumerated	AutomaticConversion ModificationAgreement NewNote		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Feature Type	Ref Code = "0013-Construction Conversion or Renovation Mortgages using modification documentation"
164	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction To Permanent Closing Feature Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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165	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF ConstructionLoanType = "ConstructionToPermanent"	<ul style="list-style-type: none"> Definition: This data point is applicable to Construction Conversion and Renovation Mortgages only. Values: <ul style="list-style-type: none"> Enter "OneClosing" for <i>Mortgages with Integrated Documentation</i> as described in Guide Section K33.4(b). Enter "Two Closing" for <i>Mortgages with Separate Documentation or Modification Documentation</i> as described in Guide Section K33.4(b). 	Enumerated	OneClosing TwoClosing		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Type	Ref Code = "0013-Construction Conversion or Renovation Mortgages using integrated documentation"
166	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction To Permanent Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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167	MESSAGE/DEAL_SETS/DEALS/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentFirstPaymentDueDate	The due date of the first payment of the permanent mortgage phase of a construction to permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF ConstructionLoanType = "ConstructionToPermanent"	<p>Definition:</p> <ul style="list-style-type: none"> ◇ This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. ◇ The related Guide Glossary term is "<i>Effective Date of Permanent Financing</i>." <p>Values:</p> <ul style="list-style-type: none"> ◇ Enter the <i>Due Date</i> of the first P&I payment of the <i>Permanent Financing</i> for <i>Mortgages</i> with <i>Integrated Documentation</i>, as described in Guide Section K33.4(b). ◇ Enter the <i>Due Date</i> of the first P&I payment of the <i>Note</i> for the <i>Permanent Financing</i> for <i>Mortgages</i> with <i>Separate Documentation</i>, as described in Guide Section K33.4(b). ◇ Enter the <i>Due Date</i> of the first P&I payment after the date of the <i>Modification Agreement</i>, or if a new <i>Note</i> is used, the <i>Due Date</i> of the first P&I payment under the new <i>Note</i> for <i>Mortgages</i> with <i>Modification Documentation</i>. 	YYYY-MM-DD			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent First Payment Due Date	Modification / Conv Date (mm/dd/yyyy)
168	MESSAGE/DEAL_SETS/DEALS/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	LandOriginalCostAmount	The original cost of acquiring the land on which the home will be built. This is used for purchase, construction, and refinance loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 9			N/A	N/A
169	MESSAGE/DEAL_SETS/DEALS/OANS/LOAN/DOCUMENTATION	DOCUMENTATION	AssetDocumentationLevelIdentifier	Identifies the extent or level of the asset documentation being collected to process and underwrite the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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170	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/DEALS/OANS/LOANS/DOCUMENTATIONS/DOCUMENTATION	DOCUMENTATION	EmploymentDocumentationLevelIdentifier	Identifies the extent or level of the employment documentation being collected to process and underwrite the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
171	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/DEALS/OANS/LOANS/DOCUMENTATIONS/DOCUMENTATION	DOCUMENTATION	IncomeDocumentationLevelIdentifier	Identifies the extent or level of the income documentation being collected to process and underwrite the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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172	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanAffordableIndicator = "true" AND LoanPurposeType = "Purchase"	<ul style="list-style-type: none"> Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). This amount does not include prepaids / escrow items. Values: Enter values into Sort IDs 172-176 as follows: <ol style="list-style-type: none"> Sort all down payment amounts by DownPaymentType (Type) and DownPaymentSourceType (Source) pairs. Sum together DownPaymentAmount (Amount) values from like Type-Source pairs if applicable. After summing: <ol style="list-style-type: none"> If there are 4 or fewer Type-Source pairs, enter the Amount, Type and Source for each pair. If there are more than 4 pairs, use the following prioritization for the first three values: <ol style="list-style-type: none"> Sort the Amounts in descending order, with their associated Type and Source, for each pair having Source = "Borrower" and provide these first. Sort the Amounts for all remaining pairs in descending order, and provide until there is a total of 3 	Amount 9.2			Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Down Payment Amount	Down Payment(s) / Amount
173	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF DownPaymentAmount >= "1"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> See Notes under Sort ID 172 for instructions on how to provide enumerations. Enter "Other" if the down payment was provided by an FHLB Affordable Housing Program or USDA Rural Housing, or if there are more than 4 Amount-Type-Source combinations. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency Other Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Down Payment Source Type	<ul style="list-style-type: none"> Down Payment(s) / Amount SCC = "547"

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174	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF DownPaymentSourceType = "Other"	Values: ◊ See Notes under Sort ID 172 for instructions on how to provide enumerations. ◊ Enter "FHLBAffordableHousingProgram" or "USDARuralHousing" as applicable.	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type	Down Payment(s) / Amount
175	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction. This may be collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF Sort ID 172-DownPaymentAmount ≥ "1"	Definition: Disregard last sentence. Enums: ◊ See Notes on the "Phase 2 Added Guidance" tab or instructions on how to provide enumerations. ◊ Enter "Other" if secondary financing was used for any down payment or if there are more than 4 Amount-Type-Source combinations.	Enumerated	See Enumerations Tab		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Type	• Down Payment(s) / Amount • SCC = "547"
176	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF DownPaymentType = "OtherTypeOfDownPayment"	Values: See Notes under Sort ID 172 for instructions on how to provide enumerations.	Enumerated	AggregatedRemainingTypes SecondaryFinancing ClosedEnd SecondaryFinancing HELOC		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Type	Down Payment(s) / Amount
177	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/DRAW/DRAW_RULE	DRAW_RULE	LoanDrawMaximumTermMonthsCount	The maximum number of months to which the draw term can be extended.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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178	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/DRAW/DRAW_RULE	DRAW_RULE	LoanDrawTermMonthsCount	The total number of months during which draws are allowed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
179	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1CashToOrFromBorrowerIndicator	When True, indicates that cash is due to the borrower. When False, indicates that cash is due from the borrower. This field is for use as required on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
180	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1CashToOrFromSellerIndicator	When True, indicates that cash is due to the seller. When False, indicates that cash is due from the seller. This field is for use as required on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A

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181	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1ConventionalInsuredIndicator	When True, this field is used to indicate, as required on the HUD-1, that the loan transaction is a conventional loan with Mortgage Insurance required.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
182	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1FileNumberIdentifier	The File Number listed on the HUD-1 Section B, item number 6.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	String 30			N/A	N/A
183	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1SettlementDate	The date specified as the Settlement Date on the HUD-1. This field contains the one date of multiple dates associated with the loan transaction (e.g., Disbursement Date, Closing Date, Recording Date) that is identified as the Settlement Date as required on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
184	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItem Amount	The dollar amount for the specified HUD-1 line item.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
185	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItem Description	The description of the specified HUD-1 line item.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A

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186	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItemFromDate	Items that require adjustments for a time period require the listing of the period in which they were paid. This is the start date of the payment adjustment as reflected on the description line on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
187	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItemPaidByType	The party responsible for payment of the specified HUD-1 line item.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Buyer LenderPremium Seller		N/A	N/A

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188	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItemToDate	Items that require adjustments for a time period require the listing of the period in which they were paid. This is the end date of the payment adjustment as reflected on the description line on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
189	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1SpecifiedHUDLineNumberValue	The specified Line Item Number on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 10			N/A	N/A

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190	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_SUMMARY	HUD1_SUMMARY	CashFromBorrowerAtClosingAmount	The cash required from the borrower as reflected on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
191	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_SUMMARY	HUD1_SUMMARY	CashFromSellerAtClosingAmount	The cash required from the seller as reflected on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
192	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_SUMMARY	HUD1_SUMMARY	CashToBorrowerAtClosingAmount	The cash received by the borrower as reflected on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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193	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUDI_SUMMARY	HUD1_SUMMARY	CashToSellerAtClosingAmount	The cash received by the seller as reflected on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
194	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower. Collected on the URLA in Section VII, line h.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
195	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanPurposeType = "Purchase" AND LienPriorityType = "FirstLien"	Values: ◇ For purchase transaction <i>Mortgages</i> , enter the purchase price of the property, net of any adjustments made for sales concessions. ◇ For energy conservation <i>Mortgages</i> , if considered when setting the terms of the <i>Mortgage</i> , enter the price paid for the <i>Mortgaged Premises</i> plus the actual cost of the energy conservation improvements. ◇ This data point not required for refinance transaction <i>Mortgages</i> .	Numeric 9			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Purchase Price Amount	Purchase/Sales Price (\$)

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196	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_TOTAL	URLA_TOTAL	URLATotalREOLienUPBAmount	The total of the unpaid principal balance of all liens against all real estate owned reported on an instance of the URLA. Collected on the URLA in Section VI, Assets and Liabilities (cont.). Amount of Mortgages and Liens Total.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
197	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	FHAUpfrontMIPremiumPercent	The percentage of upfront MIP, used for FHA loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
198	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActType	Identifies the section of the National Housing Act that defines underwriting guidelines for VA or FHA loan evaluations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF MortgageType = "FHA" OR "USDARuralHousing" OR "Other"	<ul style="list-style-type: none"> • Definition: VA programs are not covered under the National Housing Act. • Values: <ul style="list-style-type: none"> ◊ Enter "234C" for condominiums and "203B" for all other <i>Mortgages</i> with MortgageType = "FHA." ◊ Enter "502" with MortgageType = "USDARuralHousing." ◊ Enter "184" or "8" with MortgageType = "Other" and MortgageTypeOtherDescription = "PublicAndIndianHousing." 	Enumerated 203B 234C 184 502 8		Loan (Closing or Modification tabs) Product Information Product Details ...Section of Act Type	<ul style="list-style-type: none"> • Loan Feature Code = "F-FHA Loan", "H-Guaranteed Rural Housing," "N-Native American Mortgage" • SCC = "128", "130", "218" 	

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199	MESSAGE /DEAL_SETS/DEALS/OANS/LOANS/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Section of Act Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
200	MESSAGE /DEAL_SETS/DEALS/OANS/LOANS/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCteaserTermEndDate	The date when the discounted interest rate is no longer used and the interest rate is determined using the index and margin.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
201	MESSAGE /DEAL_SETS/DEALS/OANS/LOANS/HELOC/HELOC_RULE	HELOC_RULE	HELOCMaximumAPRPercent	The maximum annual percentage rate (APR) that can be charged in association with the HELOC loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
202	MESSAGE /DEAL_SETS/DEALS/OANS/LOANS/HELOC/HELOC_RULE	HELOC_RULE	HELOCMaximumBalanceAmount	The maximum dollar amount of credit available to the borrower on a home equity line of credit (HELOC), regardless of whether the borrower has accessed the amount.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
203	MESSAGE /DEAL_SETS/DEALS/OANS/LOANS/HELOC/HELOC_RULE	HELOC_RULE	HELOCRepaymentPeriodMonthsCount	The term in months by which full payment of the HELOC loan balance must be made.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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204	MESSAGE/DEAL_SETS/DEALS/DEALOANS/LOAN/HELOC_RULE	HELOC_RULE	HELOCTeaserMarginRatePercent	The margin rate, expressed as a percent, stated on the line of credit with a variable introductory (teaser) rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3,4			N/A	N/A
205	MESSAGE/DEAL_SETS/DEALS/DEALOANS/LOAN/HELOC_RULE	HELOC_RULE	HELOCTeaserRateType	The type of introductory (teaser) rate on a line of credit.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Adjustable Fixed		N/A	N/A
206	MESSAGE/DEAL_SETS/DEALS/DEALOANS/LOAN/HELOC_RULE	HELOC_RULE	HELOCTeaserTermMonthsCount	The number of months the discounted interest rate is used to determine the payment amount.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
207	MESSAGE/DEAL_SETS/DEALS/DEALOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan is to be reported as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	FRE Conditionality: Required even if Seller is not covered by HMDA.	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...HMDA HOEPA Loan Status Indicator	Is this mortgage subject to the high cost provisions of HOEPA? Y / N

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208	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Do not enter the APR. ◇ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a Seller should deliver to Freddie Mac the same rate spread reported under HMDA.	Percent 3.4			Loan (Closing or Modification tabs) ..Origination Information ..Origination Details ...HMDA Rate Spread Percent	Rate Spread: (%)
209	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestAccrualType	Describes the formula used to calculate interest accrued since the previous payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Enumerated	DailyInterestAccrual		Loan (Closing or Modification tabs) ..Product Information ..Daily Simple Interest (If Applicable) ...Interest Accrual Type	N/A

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210	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisDaysInYearCountType	The number of days in a year to be used for a loan's interest calculation. Commonly used for daily simple interest and other loans for which interest due is calculated monthly.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Enumerated	365Or366		Loan (Closing or Modification tabs) .Product Information ..Daily Simple Interest (If Applicable) ...Interest Calculation Basis Days In Year Count Type	N/A
211	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisType	Defines the loan balance upon which the interest is calculated.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Enumerated	EndOfPeriod		Loan (Closing or Modification tabs) .Product Information ..Daily Simple Interest (If Applicable) ...Interest Calculation Basis Type	N/A

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212	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Basis Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
213	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationEffectiveMonthsCount	The number of months that the individual occurrence of this INTEREST_CALCULATION_RULE is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CI	O	N/A	Not Used	Numeric 3			N/A	N/A

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214	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationPeriodType	Describes the length of the interest accrual period.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Day Month		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Interest Calculation Period Type	Selling system product selection
215	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans		Enumerated	Compound Simple		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Interest Calculation Type	N/A

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216	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
217	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	LoanInterestAccrualStartDate	The date that interest begins to accrue for a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			Loan (Closing or Modification tabs) ..Product Information ..Daily Simple Interest (If Applicable) ...Loan Interest Accrual Start Date	N/A
218	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CI	O	N/A	Not Used	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ...Interest Only Details ...Interest Only End Date	N/A

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219	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyMonthlyPaymentAmount	The amount of a monthly payment when the borrower is only paying the interest.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Closing or Modification tabs) .Product Information ..Interest Only Details ...Interest Only Monthly Payment Amount	Original P&I Payment (\$)
220	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyTermMonthsCount	Then number of months the loan remains interest only.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Interest Only Details ...Interest Only Term Months Count	N/A
221	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF RelatedLoanInvestorType = "FRE"	<ul style="list-style-type: none"> • Values: This is the 9-digit Freddie Mac-supplied number assigned to the original Mortgage by the Seller when the Mortgage was initially sold to Freddie Mac. • Format: Values may not exceed 9 characters. 	String 30			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier	Associated FM Loan #
222	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF applies	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ Enter "FRE" for <i>Freddie Mac-Owned Converted Mortgages</i> , <i>Freddie Mac-Owned No Cash Out Refinances</i>, <i>Relief Refinance Mortgages - Same Servicer</i>, and <i>Relief Refinance Mortgages – Open Access</i> OR as directed in Seller's negotiated term. ◊ Enter "Seller" for <i>Seller-Owned Modified Mortgages</i> and <i>Seller-Owned Converted Mortgages</i> . 	Enumerated	FRE Seller		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier	<ul style="list-style-type: none"> • Ref Code = "0003-Seller-Owned Modified Mortgage", "0004-Freddie-Mac Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage", "0007-Freddie-Mac Owned Streamlined Refinance Mortgage" • SCC = "H06", "H08"

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223	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Related Loan investor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			Loan (Closing or Modification tabs) .Underwriting / Credit Information ...Streamlined Loan Details ...Related Loan Investor Type	N/A
224	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ApplicationReceivedDate	The date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the truth-in-lending disclosure.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter the date on which receipt of the <i>Borrower's</i> financial information first triggers the federal Truth-in-Lending disclosure requirements to the <i>Borrower</i> in connection with the <i>Mortgage</i> .	YYYY-MM-DD			Loan (Closing or Modification tabs) .Origination Information ...Origination Details ...Application Received Date	N/A
225	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is assumable as of the <i>Note Date</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ...Assumability Details ...Assumability Indicator	Selling system product selection
226	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Balloon/Reset Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ...Product Details ...Balloon Indicator	N/A
227	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BorrowerCount	The number of borrowers obligated on the note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◊ Enter the total number of <i>Borrowers</i> on the <i>Note</i> (can be more than five). ◊ Enter "1" for Native American tribe or tribal organization <i>Borrowers</i> ; do not provide information about secondary <i>Borrower(s)</i> . 	Numeric 2			Loan (Closing or Modification tabs) .Origination Information ...Origination Details ...Borrower Count	Number of Borrowers

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228	MESSAGE /DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has a temporary subsidy buydown.	Boolean	false true		Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Temporary Subsidy Indicator	• Loan Feature Code = "B-Buydown Plan," "R-Premium financing funded temporary buydown," "S-Shared Equity Plan", "X-Shared Equity/Buydown Plan" • SCC = "009", "014", "206", "207"
229	MESSAGE /DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the capitalized balance was added to the unpaid principal balance (UPB) of the <i>Note</i> prior to delivery.	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Capitalized Loan Indicator	Loan Feature Code = "K-Capitalized Mortgage"
230	MESSAGE /DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	ClosingCostFinancedIndicator	Indicates that some or all of the closing costs were financed into the Borrower Requested Loan Amount.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	Definition: The loan delivery data set does not include the data point referenced, "Borrower Requested Loan Amount." For Future Use	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Closing Cost Financed Indicator	N/A
231	MESSAGE /DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Construction Conversion</i> or <i>Renovation Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction Loan Indicator	Ref Code = "0013-Construction Conversion or Renovation Mortgages using Integrated or Modified documentation"
232	MESSAGE /DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has, or ever had, a conversion option.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Convertible Indicator	• Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" • Selling system product selection

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233	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN_DETAIL	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Closing or Modification tabs) ..Note Information ..Note Details ...eNote Indicator	N/A
234	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN_DETAIL	LOAN_DETAIL	EscrowIndicator	Indicates whether or not escrows are associated with this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless there is an Escrow associated with the <i>Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) ..Origination Information ..Origination Details ...Escrow Indicator	Mortgage has monthly Escrow amount
235	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Closing or Modification tabs) ..Product Information ...Subject Loan as a HELOC Details ...HELOC Indicator	N/A
236	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is " <i>Initial Period</i> ."	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Initial Fixed Period Effective Months Count	Selling system product selection
237	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "false".	Boolean	false true		Loan (Closing or Modification tabs) ..Product Information ..Interest Only Details ...Interest Only Indicator	Selling system product selection

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238	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter "false" unless the Mortgage is a <i>Home Possible Mortgage</i> or identified as an affordable <i>Mortgage</i> in <i>Seller's</i> negotiated term.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Loan Affordable Indicator	SCC = "071", "532", "547"
239	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	NegativeAmortizationIndicator	Indicates whether the loan allows negative amortization.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Negative Amortization Details ...Negative Amortization	N/A
240	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	PrepaymentPenaltyIndicator	Indicates whether the loan includes a penalty charged to the borrower in the event of prepayment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter "false" unless the Mortgage has, or ever had, a prepayment penalty provision.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Indicator	SCC = "113"
241	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	RelocationLoanIndicator	Indicates if the loan is part of a corporate relocation program.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter "false" unless the Mortgage is a fixed-rate Mortgage that complies with Guide Section 13.4.	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Relocation Loan Indicator	SCC = "013"
242	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SalesConcessionAmount	The dollar amount of the value of sales concessions granted by an interested party including such items as furniture, carpeting, decorator allowances, automobiles, vacations, securities, giveaways, or other sales incentives.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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243	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALOANS/LOAN_DETAIL	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a shared equity <i>Mortgage</i> that meets the requirements of Guide Section 25.5.	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Shared Equity Indicator	Loan Feature Code = "B-Buydown Plan", "S-Shared Equity Plan", "X-Shared Equity/Buydown Plan"
244	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALOANS/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 2			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Mortgaged Properties Count	N/A
245	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALOANS/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditReferenceType	Specifies the type of credit history or type of payments used as credit history to establish acceptable credit reputation.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	NonCreditPayment		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Credit Reference Type	N/A

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246	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditReferenceTypeOtherDescription	A free-form text field used to capture the Credit Reference Type if Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
247	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF Sort ID 251-LoanLevelCreditScore Value does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector" OR Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Servicing Released Sales Process]	Values: Enter if the Indicator Score does not exist or is not usable.	Enumerated	InsufficientCreditHistorySignificantErrorsScore		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Impairment Type	Credit Score Type = "Credit score is unusable due to significant inaccurate credit information" OR "Credit score is unusable or not available due to insufficient credit information"
248	MESSAGE/DEAL_SETS/DEALS/DEAL/OANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Credit Score Impairment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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249	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanLevelCreditScore Value exists	Values: Enter if the <i>Indicator Score</i> exists.	Enumerated	AverageThenAverage MiddleOrLowerThanAverage MiddleOrLowerThanLowest Other		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	Credit Score Type = "Middle/lower then lowest method" OR "Middle/lower then average method" OR "Average/average method"
250	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanLevelCreditScore SelectionMethodType = "Other"		Enumerated	SellerSpecific		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	Credit Score Type - Seller Specific
251	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF CreditScoreImpairment (Type does not exist AND [(AutomatedUnderwritingSystemType <> "LoanProspector" OR LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Servicing Released Sales Process]	Definition: The related Guide Glossary term is " <i>Indicator Score</i> ." Values: Enter if the Indicator Score exists.	Numeric 4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Value	Credit Score Value

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252	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	R	Required for all loans	Values: ◇ Enter value for NoteDate (Sort ID 320) for non-modified loan deliveries ◇ Enter value for LoanModificationEffectiveDate for modified loan deliveries	YYYY-MM-DD			N/A	N/A XML Context
253	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	R	Required for all loans	Values: ◇ Enter "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false"). ◇ Enter "AtModification" if the loan is a modification (MortgageModificationIndicator = "true").	Enumerated	AtClosing AtModification	Required to save the file in the selling system.	Loan (Closing or Modification tabs)	N/A XML Context
254	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed mortgage insurance premium by the value of the subject property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: If there is no financed mortgage insurance, BaseLTVRatioPercent equals LTVRatioPercent. See Guide Section 27.1.1(a).	Percent 3.4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Delivered LTV Values ...Base LTV Ratio Percent	SCC = 681-695

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255	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: ◇ Unless otherwise permitted in the Seller's <i>Purchase Documents</i> , calculate LTVRatioPercent by using the original UPB amount (including MIPremiumFinancedAmount, if applicable) and the value, as determined in Guide Section 23.1. ◇ For energy conservation <i>Mortgages</i> , the value used to calculate LTV is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◇ For financed permanent buydown <i>Mortgages</i> , calculate using the <i>Mortgage</i> amount that includes the financed discount points. ◇ For <i>Super Conforming Mortgages</i> , calculate using the lower of the appraised value, field review value, or sales price.	Percent 3.4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Delivered LTV Values ...LTV Ratio Percent	N/A
256	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ For <i>Balloon/Reset Mortgages</i> , enter the <i>Balloon Maturity Date</i> . ◇ For <i>Mortgages</i> with capitalized balances, enter the actual recomputed maturity date based on the actual principal and interest payment currently applicable. ◇ For <i>Mortgages</i> with principal curtailments, enter the date of the final monthly P&I payment as indicated on the <i>Note</i> , disregarding the effect of any curtailment.	YYYY-MM-DD			Loan (Closing or Modification tabs) .Note Information ...Note Details ...Loan Maturity Date	Maturity Date

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257	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: ◇ Enter "60" for 5-Year <i>Balloon/Reset Mortgages</i> . ◇ Enter "84" for 7-Year <i>Balloon/Reset Mortgages</i> .	Numeric 3			Loan (Closing or Modification tabs) .Note Information ...Loan Maturity Period Count	N/A
258	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Month		Loan (Closing or Modification tabs) .Note Information ...Loan Maturity Period Type	N/A
259	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/MODIFICATION/MODIFICATION	MODIFICATION	LoanModificationEffectiveDate	The date on which the change in the terms of the Note go into effect.	SubjectLoan	AtModification	N/A	FRE Legacy	CR	CR	IF MortgageModificationIndicator = "true"	Values: ◇ Enter the effective date of the modification agreement for <i>Seller-Owned Modified Mortgages</i> . ◇ Enter the date on which the <i>Construction Conversion</i> or <i>Renovation Modification Agreement</i> was effective. (The related Guide Glossary term is " <i>Effective Date of Permanent Financing</i> .")	YYYY-MM-DD		IF the condition is met, required to save the file in the selling system	Loan (Modification Tab) .Modification Information ...Loan Modification Effective Date	Modification* / Conv Date (mm/dd/yyyy)
260	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/MODIFICATION/MODIFICATION	MODIFICATION	LoanModificationEventTypes	Specifies an action that has already taken place that has modified the loan terms (i.e., interest rate, principal balance, and or payment).	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Capitalization ChangeOfPaymentFrequency ConstructionToPermanentFinancing		Loan (Modification Tab) .Modification Information ...Loan Modification Event Type	N/A

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261	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_LOANS/LOAN/MODIFICATION/MODIFICATION	MODIFICATION	LoanModificationEventOtherDescription	A free-form text field used to collect additional information when Other is selected for Loan Modification Event Type.	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
262	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_LOANS/LOAN/MODIFICATION/MODIFICATION	MODIFICATION	PreModificationInterestRatePercent	The interest rate of the modified loan prior to the modification taking place.	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
263	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_LOANS/LOAN/MODIFICATION/MODIFICATION	MODIFICATION	PreModificationPrincipalAndInterestPaymentAmount	The principal and interest payment amount of the modified loan prior to the modification taking place.	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
264	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_LOANS/LOAN/MODIFICATION/MODIFICATION	MODIFICATION	PreModificationUPBAmount	The unpaid principal balance amount of the modified loan prior to the modification taking place.	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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265	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/NEGATIVE_AMORTIZATION/NEGATIVE_AMORTIZATION_RULE	NEGATIVE_AMORTIZATION_RULE	NegativeAmortizationLimitPercent	The maximum percentage of the original principal balance allowed for negative amortization.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Negative Amortization Details ...Negative Amortization Limit Percent	N/A
266	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/OPTIONAL_PRODUCTS/OPTIONAL_PRODUCT	OPTIONAL_PRODUCT	OptionalProductPlanType	The type of product purchased by the borrower from a third party, where the servicer collects funds from the borrower, normally included with the periodic mortgage payment, and remits funds to the third party.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	DebtCancellationInsurance		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Optional Product Plan Type	N/A
267	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/OPTIONAL_PRODUCTS/OPTIONAL_PRODUCT	OPTIONAL_PRODUCT	OptionalProductPlanTypeOtherDescription	A free-form text field to describe an optional product that is not one of the enumerated type values.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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268	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ For subsidy buydown Mortgages, enter the monthly payment shown on the Note (without reference to the temporary subsidy buydown). ◇ For financed permanent buydown Mortgages, enter the initial P&I amount at the permanently bought down Note Rate.	Amount 9.2			Loan (Closing or Modification tabs) ..Note Information ...Initial Principal and Interest Payment Amount	Original P&I Payment (\$)
269	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/PAYMENT_RULE	PAYMENT_RULE	PaymentBillingStatementLeadDaysCount	The number of days between the billing statement date and the payment due date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"	Values: ◇ For ARMS, must be the first day of the month. ◇ For Mortgages with capitalized balances, enter the value of LastPaidInstallmentDueDate.	Numeric 3			Loan (Closing or Modification tabs) ..Product Information ...Daily Simple Interest (If Applicable) ...Payment Billing Statement Lead Days Count	N/A
270	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "Monthly" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Monthly		Loan (Closing or Modification tabs) ..Product Information ...Product Details ...Payment Frequency Type	Selling system product selection
271	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyTypeOtherDescription	A free-form text field used to capture the payment frequency type if Other is selected as the payment frequency.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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272	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ For ARMS, must be the first day of the month. ◇ For Mortgages with capitalized balances, enter the value of LastPaidInstallmentDueDate.	YYYY-MM-DD			Loan (Closing or Modification tabs) .Note Information ...Note Details ...Scheduled First Payment Date	Original P&I Payment Date
273	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/PAYMENT/SKIP_PAYMENT	SKIP_PAYMENT	SkipPaymentInitialRestrictionTermMonthsCount	The number of months from origination during which the skip payment feature may not be exercised.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
274	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/PREPAYMENT/PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyAssessmentType	The method for calculating the prepayment penalty for the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	FixedAmount PercentageOfPrincipalBalance		Loan (Closing or Modification tabs) .Product Information ...Prepayment Penalty Details ...Prepayment Penalty Assessment Type	N/A

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275	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyAssessmentTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Prepayment Penalty Assessment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
276	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyCalculationBalanceType	The balance used to calculate the amount of the prepayment Penalty.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	OriginalBalance		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Calculation Balance Type	N/A

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277	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyCalculationBalanceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Prepayment Penalty Calculation Balance Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
278	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyCurtailmentPercent	The percent of the curtailments as compared to the loan balance which triggers the prepayment penalty.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3,4			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Curtailment Percent	N/A

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279	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyEffectiveDate	The date that the prepayment penalty becomes effective.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Effective Date	N/A
280	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyFixedAmount	A fixed amount to be charged as a prepayment penalty.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Fixed Amount	N/A

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281	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyOptionType	Characteristic of prepayment penalty that indicates under what transaction type the penalty may be applied (hard/soft).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Hard Soft		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Option Type	N/A
282	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyPercent	The percentage of the appropriate balance to be charged as a penalty at time of prepayment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3,4			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Percent	N/A

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283	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyPeriodCount	The number of time periods, as defined by Prepayment Penalty Period Type, when the prepayment penalty applies.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Period Count	N/A
284	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOANS/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyPeriodType	The unit of time used for defining the duration of the prepayment penalty period (e.g., day, month).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Month		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Period Type	N/A

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285	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyType	Identifies the type of early principal repayment eligible for a penalty charge.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	PrincipalCurtailment Refinance		Loan (Closing or Modification tabs) Product Information ..Prepayment Penalty Details ...Prepayment Penalty Type	N/A
286	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Prepayment Penalty Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
287	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) Underwriting / Credit Information ..Additional Underwriting Details ...Borrower Reserves Monthly	N/A

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288	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/QUALIFICATION	QUALIFICATION	HousingExpenseRatioPercent	The ratio of the proposed housing expenses to the qualifying income of the borrowers (front-end ratio).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3,4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Housing Expense Ratio Percent	N/A
289	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/QUALIFICATION	QUALIFICATION	TotalDebtExpenseRatioPercent	The ratio of all debt payments of the borrowers, including proposed housing expenses, to the qualifying income of the borrowers (back-end ratio).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3,4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Debt Expense Ratio	N/A
290	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/QUALIFICATION	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ Enter the monthly debt payment as defined in Guide Section 37.16. ◇ For subsidy buydown <i>Mortgages</i> , enter the monthly debt payment calculated using the monthly housing expense determined using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the <i>Seller</i> delivers the <i>Mortgage</i> . ◇ For <i>Mortgages</i> for which <i>Borrower</i> uses credit card, cash advance, or unsecured line of credit to pay fees, enter the monthly debt	Numeric 9			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Liabilities Monthly Payment Amount	Monthly Debt Payment (include Monthly Housing Expense) (\$)
291	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter the aggregate of the stable monthly income as defined in Guide Section 37.13 for all <i>Borrowers</i> .	Numeric 9			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Income Amount	Monthly Income (\$)

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292	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: <ul style="list-style-type: none"> Enter the sum of the monthly charges on the <i>Borrowers'</i> Primary Residence (regardless of property usage type) as described in Guide Section 37.15 for all <i>Borrowers</i>. For subsidy buydown Mortgages, calculate using the Mortgage payment the <i>Borrower</i> is making at the time the Seller delivers the Mortgage. For financed permanent buydown Mortgages, calculate using the initial P&I payment amount at the permanently bought down Note Rate. 	Numeric 9			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Proposed Housing Expense Amount	Monthly Housing Expense (\$)
293	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Amount	N/A
294	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutDeterminationType	Specifies how the lender has classified a refinanced loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CR	CR	IF LoanPurposeType = "Refinance"	Values: <ul style="list-style-type: none"> Enter "CashOut" for special purpose cash-out refinance <i>Mortgages</i> when cash was used to buy out the equity of a co-owner. Enter "NoCashOut" for FRE-Owned "no cash-out" refinance <i>Mortgages</i> with expanded LTV/TLTV/HTLTV ratios. 	Enumerated	CashOut NoCashOut		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Determination Type	SCC = "003", "007", "203"
295	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinancePrimaryPurposeType	Specifies the primary purpose of the refinance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Cash DebtConsolidation HomeImprovement SpecialPurpose PayoffLeaseholdInterest EquityBuyout		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Refinance Primary Purpose Type	N/A

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296	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/REFINANCE	REFINANCE	RefinancePrimaryPurposeTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Refinance Primary Purpose Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
297	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/REFINANCE	REFINANCE	TotalPriorLienPrepaymentPenaltyAmount	The total dollar amount of the prepayment penalty that is incurred for all liens being paid off as a result of the refinance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
298	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/RESPA/RESPA_FEE/RESPA_FEE/RESPA_FEE_DETAIL	RESPA_FEE_DETAIL	RESPAFeeType	Specifies the general names (type) of fees associated with the Good Faith Estimate/HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	<i>Enumerations Removed</i>		N/A	N/A
299	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/RESPA/RESPA_FEE/RESPA_FEE/RESPA_FEE_DETAIL	RESPA_FEE_DETAIL	RESPAFeeTypeOtherDescription	A free-form text field to capture the description of other fee from RESPA Fee Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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300	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/PAYMENT/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentAmount	The dollar amount for RESPA Fee Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
301	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/PAYMENT/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentCollectedByType	Party collecting fee.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Broker Investor Lender		N/A	N/A
302	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/PAYMENT/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentIncludedInAPRIndicator	Indicates fee is to be included in APR calculations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A

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303	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOANS/RESPA/RESPA_FEEES/RESPA_FEE/RESPA_FEE_PAYMENT/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentPaidByType	Party responsible for payment of fee.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Buyer Lender Seller ThirdParty		N/A	N/A
304	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOANS/RESPA/RESPA_FEEES/RESPA_FEE/RESPA_FEE_PAYMENT/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentPaidOutsideOfClosingIndicator	Indicates payment of the RESPA fee was paid outside of closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
305	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOANS/RESPA/RESPA_FEEES/RESPA_FEE/RESPA_FEE_PAYMENT/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentPercent	The portion of the RESPA Fee Total Percent that is to be paid by the specified party. The party is identified in the RESPA Fee Payment Paid By Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A

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306	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_DETAIL	RESPA_SUMMARY_DETAIL	APRPercent	The annual percentage rate for the loan based on the accepted industry standard defined by Regulation Z.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
307	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_DETAIL	RESPA_SUMMARY_DETAIL	RESPASummaryTotalLoanOriginationFeesAmount	The total dollar amount of fees, for both the seller and the buyer, that have been charged on the loan at the time of origination. It is the total of the 800 series of lines on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
308	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPASummaryTotalFeesPaidByType	A party to the transaction by whom a fee or fees have been designated paid.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Broker Buyer Investor Lender Seller		N/A	N/A

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309	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPASummaryTotalFeesPaidByTypeAmount	The total amount of fees paid by a party in the transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
310	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPASummaryTotalFeesPaidByTypeOtherDescription	A description of the party who fees were paid by when Other or Third Party are selected in RESPA Summary Total Fees Paid By Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
311	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: <ul style="list-style-type: none"> Enter the date on which the interest rate reflected on the note was locked with the <i>Borrower</i> (not the correspondent bank). If the lock date is extended, and the extension results in a change to the interest rate that was originally locked in, enter the date the price lock was extended. Do not enter the date that the aggregator locked in the rate with the correspondent. Enter only the date; the time will be ignored. 	YYYY-MM-DD			Loan (Closing or Modification tabs) .Origination Information ...Origination Details ...Price Lock Datetime	N/A

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312	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/TERM_S_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Note Information ...ARM Details ...Disclosed Interest Rate Percent	N/A
313	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/TERM_S_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing	N/A	FRE Legacy	CR	CR	IF Sort ID 397- MortgageModification Indicator = "false"	Values: Data point not required in "AtModification" container.	Enumerated	FirstLien		Loan (Closing or Modification tabs) .Product Information ...Product Details ...Lien Priority Type	• Loan Feature Code = "H-Guaranteed Rural Housing or Home Possible Mortgages with Rural Housing Services Leveraged Seconds" • SCC = "582"
314	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/TERM_S_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityTypeOtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	SubjectLoan	AtClosing (Non-Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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315	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "Purchase" for purchase transaction <i>Mortgages</i> .	Enumerated	Purchase Refinance			Loan (Closing or Modification tabs) Underwriting / Credit Information Loan Details ...Loan Purpose Type • Loan Feature Code = "R-Premium financing funded temporary buydown" • Purpose of Loan Code = "1-Purchase (owner-occupied)", "2-Refinance (owner-occupied)", "3-Purchase (investment property)", "4-Second Home (purchase or refinance)", "5-Refinance (investment property)" • Ref Code = "0007-Freddie Mac-Owned Streamlined Refinance Mortgage" • SCC = "003", "007", "203", "221"
316	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeTypeOtherDescription	A free-form text field used to capture the purpose of the loan when Other is indicated for Loan Purpose.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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317	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◇ Enter "Conventional" unless the <i>Mortgage</i> is a government loan. ◇ The related Guide Glossary term for "Conventional" is "<i>Home Mortgage</i>." ◇ The related Guide Glossary term for "USDA Rural Housing" is "<i>Section 502 GRH Mortgage</i>." 	Enumerated	Conventional FHA Other USDA Rural Housing VA		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Mortgage Type	• Loan Feature Code = "F-FHA Loan," "H-Guaranteed Rural Housing", "N-Native American Mortgage", "V-VA Loan" • SCC = "128", "130", "218"
318	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF MortgageType = "Other"	Definition: <i>Note moved to "ReadMe" tab.</i>	Enumerated	PublicAndIndianHousing		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Mortgage Type	• Loan Feature Code = "N-Native American Mortgage" • SCC = "128", "130", "218"

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319	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	<i>Note removed</i>	Amount 9.2		IF the delivered Mortgage is not converted, required to save the file in the selling system	Loan (Closing or Modification tabs) ..Note Information ..Note Details ...Note Amount*	Original Loan Amount*
320	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	FNM/FRE Legacy	CR	CR	IF MortgageModification Indicator = "false"	Values: Enter the original <i>Note Date</i> unless the <i>Mortgage</i> is one of the following: <ul style="list-style-type: none"> ◊ For <i>Construction Conversion Mortgages</i> and <i>Renovation Mortgages</i>: <ul style="list-style-type: none"> ▪ Using <i>Integrated Documentation</i>, enter the original <i>Note Date</i> of the integrated <i>Interim Construction Financing</i> and <i>Permanent Financing</i> documentation. ▪ Using <i>Separate Documentation</i>, enter the <i>Note Date</i> of the <i>Permanent Financing</i> documentation. ▪ Using <i>Modification Documentation</i>, enter the original <i>Note Date</i> of the <i>Interim Construction Financing</i> documentation, unless a new Note is used instead of a modification agreement, in which case enter the <i>Note Date</i> of the new Note. ◊ For <i>Seller-Owned Modifications</i> this data point is not required. 	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ..Note Details ...Note Date	Note Date

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321	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter the original interest rate as indicated on the <i>Note</i> unless the <i>Mortgage</i> is one of the of the following: ◇ For subsidy buydown <i>Mortgages</i> , enter the rate shown on the <i>Note</i> (without reference to the temporary buydown subsidy). ◇ For financed permanent buydown <i>Mortgages</i> , enter the permanently bought down initial <i>Note Rate</i> . ◇ For <i>Construction Conversion</i> and <i>Renovation Mortgages</i> , enter the rate in effect for the <i>Permanent Financing</i> . ◇ For <i>Seller-Owned Modified Mortgages</i> , enter the rate in effect after modification	Percent 3.4			Loan (Closing or Modification tabs) .Note Information ...Note Details ...Note Rate Percent	Original Interest Rate (%)
322	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "LoanProspector" OR (LoanProgramIdentifier starts with "HomePossible" AND LP Key Number is available)	Values: Enter the <i>Loan Prospector</i> ® (LP) Key Number for all <i>Home Possible</i> ® <i>Mortgages</i> , if available.	String 20			Loan (Closing or Modification tabs) .Underwriting / Credit Information ...Underwriting Details ...Automated Underwriting Case Identifier	Loan Prospector Key #

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323	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingDecisionDatetime	The date and time of the underwriting decision.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	IF Sort ID 326-AutomatedUnderwritingSystemType exists	Values: ◇ Enter the applicable <i>Risk Class/Classification</i> for <i>Loan Prospector</i> ® Mortgages . ◇ For other AUS Mortgages , if permitted by <i>Seller's</i> negotiated terms, enter the recommendation provided by the AUS.	YYYY-MM-DDThh:mm:ss			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Decision Datetime	N/A
324	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingProcessDescription	A free-form text description of the automated underwriting process or procedure used on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	Required for all loans	Definition: The related Guide Glossary term is " <i>Manually Underwritten Mortgage</i> ." Values: ◇ Enter "false" if the loan underwriting decision is <u>not</u> based on manual underwriting and <u>is</u> based on the recommendation from an automated underwriting system. ◇ Enter "true" if the <i>LP Risk Class/Classification</i> is "Caution" and the the loan was manually underwritten prior to delivery.	String 50	SubmissionAfterClosing		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Process Description	Delivered as SCCs (Investor Feature Identifier in this version)
325	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType exists	Values: ◇ Enter the applicable <i>Risk Class/Classification</i> for <i>Loan Prospector</i> ® Mortgages . ◇ For other AUS Mortgages , if permitted by <i>Seller's</i> negotiated terms, enter the recommendation provided by the AUS.	String 50	A1Accept A2Accept Accept Approve ApproveEligible C1Caution C2Caution Caution CautionEligibleFor AMinus		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Recommendation Description	SCC = Negotiated

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326	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanManualUnderwritingIndicator = "false"	Values: ◇ For <i>Loan Prospector Mortgages</i> , enter "LoanProspector." ◇ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◇ For all other automated underwriting system <i>Mortgages</i> , if permitted by Seller's negotiated terms, enter the applicable automated underwriting system.	Enumerated	Assetwise Capstone Clues DesktopUnderwriter ECS LoanProspector Other Strategyware Zippy		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type	• Loan Prospector Key # • SCC = "357", "903", "904"
327	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CR	CR	IF AutomatedUnderwritingSystemType = "Other"	Values: Enter "FirstMortgageCreditScore" if permitted by Seller's negotiated term.	Enumerated	FirstMortgageCreditScore		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type	N/A New Valid Value

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328	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Manually Underwritten Mortgage</i>." Values: <ul style="list-style-type: none"> Enter "false" if the loan underwriting decision is <u>not</u> based on manual underwriting and <u>is</u> based on the recommendation from an automated underwriting system. Enter "true" if the <i>LP Risk Class/Classification</i> is "Caution" and the loan was manually underwritten prior to delivery. 	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Loan Manual Underwriting Indicator	SCC = Negotiated
329	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanUnderwriterName	The name of the individual that has manually underwritten the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	String 100			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Loan Underwriter Name	N/A
330	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanUnderwritingSubmitterType	Specifies the type of entity that submitted the loan for underwriting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Broker Correspondent Seller		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Loan Underwriting Submitter Type	N/A
331	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanUnderwritingSubmitterTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Loan Underwriting Submitter Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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332	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	CR	IF MortgageModificationIndicator = "true"	Parent Container: <ul style="list-style-type: none"> ◊ Submit this LOAN container (Sort IDs 332-351) with origination data for modified loans being delivered to FRE ◊ Also submit a LOAN container with LoanStateType = "AtModification" (Sort IDs 93-331) with all data points updated to reflect the modified loan. Some values may not have changed. 	Enumerated	SubjectLoan		N/A	N/A XML Context
332.1	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PERCENTAGE_ADJUSTMENT_RULES/INTEREST_RATE_PERCENTAGE_ADJUSTMENT_RULE	INTEREST_RATE_PERCENTAGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CI	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Parent Container: Provide 2 INTEREST_RATE_PERCENTAGE_ADJUSTMENT_RULE Containers: <ul style="list-style-type: none"> ◊ One with AdjustmentRuleType = "First" to describe the <i>Initial Period</i> and <i>Initial Caps</i> of the original <i>Mortgage</i> prior to modification; and ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and <i>Periodic Caps</i> of the original <i>Mortgage</i> prior to modification. 	Enumerated	First Subsequent		Loan (Closing Tab) ..Note Information ...First and Subsequent Adjustment Tabs	N/A

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332.2	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PERCENT_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PERCENT_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PERCENT_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 333-LoanAmortizationType = "AdjustableRate"	Values: ◇ For AdjustmentRuleType = "First," enter the number of months between the initial rate adjustment and the second rate adjustment. ◇ For AdjustmentRuleType = "Subsequent," enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			Loan (Closing Tab) .Note Information ...ARM Details ...First and Subsequent Adjustment TabsPer Change Rate Adjustment Frequency Months Count	N/A
333	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the amortization type of the original <i>Mortgage</i> prior to modification.	Enumerated	AdjustableRate Fixed		Loan (Closing Tab) .Product Information ...Product Details ...Loan Amortization Type	N/A
334	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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335	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 397- MortgageModification Indicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"		Enumerated	Compound Simple		Loan (Closing Tab) ..Product Information ...Product Details ...Loan Amortization Type	N/A
336	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Type.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
336.1	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyTermMonthsCount	Then number of months the loan remains interest only.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 337.2 - InterestOnlyIndicator = "true"	Values: Enter the original <i>Initial Interest</i> SM term of the <i>Mortgage</i> prior to modification.	Numeric 3			Loan (Closing Tab) ..Product Information ...Interest Only Details ...Interest Only Term Months Count	N/A

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337	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 397- MortgageModification Indicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Balloon / Reset Mortgage</i>". Values: Enter "false" unless the original <i>Mortgage</i> had a balloon feature prior to modification. 	Boolean	false true		Loan (Closing Tab) ..Product Information ...Product Details ...Balloon Indicator	N/A
337.1	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 333- LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Initial Period</i>." Values: Enter the <i>Initial Period</i> of the original <i>Mortgage</i> prior to modification. 	Numeric 3			Loan (Closing Tab) ..Note Information ...ARM Details ...Initial Fixed Period Effective Months Count	N/A
337.2	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 397- MortgageModification Indicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	<ul style="list-style-type: none"> Values: Enter "true" if the original <i>Mortgage</i> had an <i>Initial Interest</i>SM feature prior to modification. 	Boolean	false true		Loan (Closing Tab) ..Product Information ...Interest Only Details ...Interest Only Indicator	N/A
338	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	CR	IF MortgageModification Indicator = "true"	<ul style="list-style-type: none"> Values: Enter the original note date of the modified <i>Mortgage</i> . 	YYYY-MM-DD			N/A	N/A XML Context
339	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	CR	IF MortgageModification Indicator = "true"	<ul style="list-style-type: none"> Values: Enter "AtClosing" to indicate that the associated loan data in this LOAN container is accurate as of the <i>Note Date</i> . 	Enumerated	AtClosing		Loan (Closing Tab)	N/A XML Context

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340	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOANS/LOANS/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Mods)	N/A	FRE Legacy	CI	CR	IF Sort ID 397- MortgageModification Indicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the maturity date on the original <i>Note</i> prior to modification.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ...Note Details ...Loan Maturity Date	N/A
341	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOANS/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Mods)	N/A		CI	O	N/A	For Future Use	Amount 9.2			N/A	N/A
342	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOANS/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 397- MortgageModification Indicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the payment frequency on the original <i>Note</i> prior to the modification.	Enumerated	Biweekly Monthly		Loan (Closing Tab) ..Product Information ...Product Details ...Payment Frequency Type	N/A
343	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOANS/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyTypeOtherDescription	A free-form text field used to capture the payment frequency type if Other is selected as the payment frequency.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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344	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the first payment date as stated on the <i>Note</i> prior to the modification.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ...Note Details ...Scheduled First Payment Date	N/A
345	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	Values: Enter the original lien priority of the <i>Mortgage</i> prior to modification.	Enumerated	FirstLien		Loan (Closing Tab) ..Product Information ...Product Details ...Lien Priority Type	N/A
346	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityTypeOtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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347	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 397- MortgageModification Indicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Definition: The related Guide Glossary term for "Conventional" is " <i>Home Mortgage</i> ."	Enumerated	Conventional		Loan (Closing Tab) .Product Information ..Product Details ...Mortgage Type	N/A
348	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageType = "Other"	Not Used	Enumerated			Loan (Closing Tab) .Product Information ..Product Details ...Mortgage Type	N/A
349	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModification Indicator = "true"	Values: Enter the original Note amount of the <i>Mortgage</i> prior to modification.	Amount 9.2		This data point NOT required to save file in selling system.	Loan (Closing Tab) .Note Information ..Note Details ...Note Amount	N/A

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350	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Mods)	N/A	FRE Legacy	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the original <i>Note Date</i>	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ...Note Details ...Note Date	Note Date
351	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	Values: Enter the interest rate as indicated on the original <i>Note</i> .	Percent 3.4			Loan (Closing Tab) ..Note Information ...Note Details ...Note Rate Percent	N/A
352	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	Current	N/A	XML Context	R	R	Required for all loans	<i>Note moved to Column P-Saving Files In Selling System</i>	Enumerated	SubjectLoan	Required to save the file in the selling system.	N/A	N/A XML Context
353	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	AdjustmentChangeIndexRatePercent	The index value used to calculate the interest rate percent for this adjustment.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
354	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT/_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF ConvertibleIndicator = "true"	<ul style="list-style-type: none"> Definition: Use for all convertible loans, not just ARM to Fixed. Values: Enter "Exercised" when the conversion option has been exercised prior to delivery. 	Enumerated	Active Exercised Expired		Loan (Current Tab) .Product Information ..Conversion Details ...Convertible Status Type	<ul style="list-style-type: none"> Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" Selling system product selection
355	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT/_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	NextRateAdjustmentEffectiveDate	The date on which the next interest rate adjustment goes into effect.	SubjectLoan	Current	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Interest Change Date</i>." Values: Enter the next <i>Interest Change Date</i> occurring after the <i>Mortgage</i> is delivered to FRE. 	YYYY-MM-DD			Loan (Current Tab) .Product Information ..ARM Details ...Next Rate Adjustment Effective Date	Next Rate Adjustment Date (mm/dd/yyyy)

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356	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/BUYDOWN/OCCURRENCES/BUYDOWN/OCCURRENCE	BUYDOWN_OCCURRENCE	RemainingBuydownBalanceAmount	Current remaining buydown balance.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Current Tab) ..Origination Information ...Escrow Details ...Remaining Buydown Balance Amount	N/A
357	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementEffectivePeriodType	Specifies the period of time for which the selected credit enhancement option is in effect.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	FixedPeriod LifeOfLoan		Loan (Current Tab) ..Mortgage Insurance Information ...Credit Enhancement Details ...Credit Enhancement Effective Period Type	Delivered as SCCs (Investor Feature Identifier in this version)
358	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementExpirationDate	The date that the selected credit enhancement expires.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Current Tab) ..Mortgage Insurance Information ...Credit Enhancement Details ...Credit Enhancement Expiration Date	N/A

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359	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementPartyRoleType	Indicates the party that bears the default loss associated with the credit enhancement type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Lender LoanSeller MortgageInsurance Company Servicer		Loan (Current Tab) .Mortgage Insurance Information ..Credit Enhancement Details ...Credit Enhancement Party Role Type	N/A
360	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementPeriodBasedIndicator	Indicates whether the Credit Enhancement Type is period based.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Current Tab) .Mortgage Insurance Information ..Credit Enhancement Details ...Credit Enhancement Period Based Indicator	N/A
361	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementType	Specifies the type of risk offset on the loan.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Indemnification LimitedRecourse PoolInsurance Recourse		Loan (Current Tab) .Mortgage Insurance Information ..Credit Enhancement Details ...Credit Enhancement Type	N/A

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362	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Credit Enhancement Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
363	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Current Tab) ..Origination Information ...Escrow Details ...Escrow Balance Amount	N/A
364	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ESCROW_ITEM/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF EscrowMonthlyPaymentAmount ≥ "1"	Values: ◊ Enter the applicable value for each insurance or tax to be paid from Escrow. ◊ Enter "Other" if "Leasehold" is permitted by Seller's negotiated term.	Enumerated	See Enumerations Tab		Loan (Current Tab) ..Origination Information ...Escrow Details ...Escrow Item Type	Escrow Information - Monthly Insurance Items and Monthly Property Tax Items

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365	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ESCROW_ITEM/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF EscrowItemType = "Other"	Values: Enter "Leasehold" if permitted by <i>Seller's</i> negotiated term.	Enumerated	Leasehold		Loan (Current Tab) ..Origination Information ...Escrow Details ...Escrow Item Type	Escrow Information - Monthly Insurance Other
366	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ESCROW/ESCROW_ITEM/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF EscrowIndicator = "true" AND loan delivered through servicing the released process	<ul style="list-style-type: none"> Values: Enter the amount for the associated EscrowItemType. Format: If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00." 	Amount 9.2			Loan (Current Tab) ..Origination Information ...Escrow Details ...Escrow Monthly Payment Amount	Escrow Information - Monthly Insurance \$ and Monthly Property Tax \$
367	MESSAGE /DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCE	INTEREST_CALCULATION_OCCURRENCE	CurrentAccruedInterestAmount	The dollar amount of interest accrued on the loan between the last paid installment date and the date reported.	SubjectLoan	Current	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Amount 9.2			Loan (Current Tab) ..Payment Information ...Other Payment Details (If Applicable) ...Daily Simple InterestCurrent Accrued Interest Amount	N/A

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368	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF applies		String 3			Loan (Current Tab) Product Information Product Details Investor Feature Identifiers	Special Characteristic Codes (Up to 10 may be delivered)
369	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	BaseGuarantyFeePercent	The guaranty fee rate prior to applying any adjustments, such as buyup/buydown. This can be specified in a price sheet, commitment, or other agreement. The guaranty fee is a portion of the interest on the loan that is paid to a party to ensure the timely payment of principal and interest to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
370	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	ContractVarianceCode	A code assigned by the contracting system identifying a variance from the master contract.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	String 30			N/A	N/A

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371	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	ContractVarianceCodeIssuerType	Identifying the party who issued the variance code.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	FHA_VA Investor MI Seller		N/A	N/A
372	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	ContractVarianceCodeIssuerTypeOtherDescription	The description of the Contract Variance Code Issuer Type when Other is selected as the option from the enumerated list.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
373	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuaranteeFeeAddOnIndicator	Indicates whether an eligible seller has elected the Add On or Post-Settlement delivery fees for a specific mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF applies		Boolean	false true		Loan (Current Tab) .Execution Information ..Loan Level G-Fee Details ...Guarantee Fee Add On Indicator	G-Fee Add-on
374	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeeAfterAlternatePaymentMethodPercent	Contractual guaranty fee (after adjusting for the alternate payment method (APM) remittance cycle, if applicable) for an Mortgage Backed Security (MBS) pool mortgage.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A

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375	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeePercent	The guaranty fee rate after applying all adjustments to the guaranty fee, such as buyup/buydown. The guaranty fee is a portion of the interest on the loan that is paid to a party to guarantee the timely payment of interest and principal to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
376	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	Net New	CR	CR	IF PropertyValuationMethodType = "None"	Values: ◇ Enter "PropertyInspectionAlternative" if evaluated through <i>Loan Prospector</i> [®] (<i>LP</i>) and permitted by <i>LP</i> . ◇ Enter "Form 2070" if evaluated through <i>LP</i> and permitted by <i>LP</i> . ◇ Enter "Form 2075" OR "PropertyInspectionWaiver" if permitted by <i>Seller's</i> negotiated term.	Enumerated	Form2070 Form2075 PropertyInspectionAlternative PropertyInspectionWaiver		Loan (Current Tab) Product Information Product Details Investor Collateral Program Identifier	SCC = 357
377	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorDealIdentifier	The unique identifier assigned by the investor to a single-family structured transaction.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	String 30			N/A	N/A

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378	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	Net New	R	R	Required for all loans	Values: The value must always be "100".	Percent 3,4			N/A	N/A
379	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorProductPlanIdentifier	Specifies the investor identifier associated with the loan product being financed.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	String 10			N/A	N/A
380	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceDay	The day of the month on which principal and interest for the loan are remitted by the servicer to the investor.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	---DD			N/A	N/A
381	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceType	This describes the contractual accounting method used to calculate the funds received by the servicer from the borrower that are due to the investor.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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382	MESSAGE/DEAL_SETS/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceTypeOtherDescription	A free-form text field used to capture the Investor Remittance Type if Other is selected.	SubjectLoan	Current	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
383	MESSAGE/DEAL_SETS/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorServicingFeeRatePercent	The percentage of interest collected that is paid to the servicer by the investor for servicing the mortgage (gross).	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3,4			N/A	N/A
384	MESSAGE/DEAL_SETS/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LenderTargetFundingDate	The date the lender selects to have its whole loan purchase funded. Proceeds are typically wired to the lender 24 hours after the purchase of the loan. By selecting this date, the lender manages when the funds are to be wired.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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385	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the associated security.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CI	R	Required for all loans	<p>Values:</p> <ul style="list-style-type: none"> ◊ For Fixed Rate and Balloon/Reset Mortgages, enter the scheduled UPB of the Mortgage as of the <i>Funding Date</i>, as defined in the Guide Glossary. ◊ For ARMs, enter either the scheduled or actual UPB of the Mortgage as of the Funding Date. ◊ For <i>Mortgages</i> with capitalized balances, enter the UPB of the <i>Mortgage</i> rounded up to the next dollar, including all capitalized amounts, as of the date of the most recent monthly payment on the <i>Mortgage</i>. ◊ For <i>Mortgages</i> sold through the <i>Servicing Related Sales Process</i>: <ul style="list-style-type: none"> ▪ With <i>Settlement Dates</i> <u>no more</u> than 10 days past the <i>DDLPI</i> (<i>DDLPI</i> and <i>Settlement Date</i> in same month), enter the scheduled UPB of the <i>Mortgage</i> as of the <i>Funding Date</i>. ▪ With <i>Settlement Dates</i> <u>more</u> than 10 days past the <i>DDLPI</i>. 	Amount 9.2			<p>Loan (Current Tab) .Payment Information ..Payment Details ...Loan Acquisition Scheduled UPB Amount</p>	Current Unpaid Principal Balance (\$) (as of month of Settlement)
386	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF applies	<p>Values: Enter the value as permitted by Seller's negotiated term.</p> <p>Format: Ignore the ULDDS format for this field. Enter the value as an integer. The system will divide the value by 10, which will insert a decimal point one place from the right of the number. So for a value of 4.5 basis points, enter "45" and the selling system will insert a decimal between the "4" and the "5".</p>	Percent 3.4			<p>Loan (Current Tab) .Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Basis Point Number</p>	LLBUBD Amount

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387	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownType	Specifies the type of buyup or buydown an eligible seller has elected to exercise for a specific mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF applies		Enumerated	Buydown Buyup BuyupBuydownDoesNotApply		Loan (Current Tab) .Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Type	LLBUBD Type
388	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownTypeOtherDescription	A free-form text field used to provide additional information when Other is selected for Loan Buyup Buydown Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
389	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanDefaultLossPartyType	Indicates the party that bears the default loss for the loan.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
390	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanServicingIndicator	Indicates whether the seller will identify specific loan level servicing values for this mortgage.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A

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391	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyType	Identifies the party responsible for marketing the property in case of default.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
392	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for REO Marketing Party Type.	SubjectLoan	Current	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
393	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT	LOAN_COMMENT	LoanCommentText	The text of the loan comment.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	String 100			N/A	N/A
394	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonResetIndicator	When true, indicates that the balloon loan has been reset.	SubjectLoan	Current	N/A	Net New	CR	CR	IF BalloonIndicator = "true"	Values: Enter "true" if the reset option has been exercised.	Boolean	false true		Loan (Current Tab) .Product Information ...Reset Details ...Balloon Reset Indicator	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
395	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	The current interest rate, expressed as a percent, for this loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Percent 3,4			Loan (Current Tab) .Payment Information ...Payment Details ...Current Interest Rate Percent	Current Interest Rate (%)
396	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteCertifiedIndicator	Indicates whether the loan delivery data has been automatically certified against eNote data.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
397	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	Indicates that a loan modification exists.	SubjectLoan	Current	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a: ◊ <i>Seller-Owned Modified Mortgage</i> , ◊ <i>Construction Conversion with Modification Documentation</i> , or ◊ <i>Renovation Mortgage with Modification Documentation</i> .	Boolean	false true		Loan (Current Tab) .Product Information ...Modification Details ...Mortgage Modification Indicator	Ref Code = "0003-Seller Owned Modified Mortgage"
398	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ServicingTransferProhibitedIndicator	When true, indicates that the transfer of servicing is prohibited during life of the loan or for a designated period of time or until a certain event or condition is satisfied.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Current Tab) .Product Information ...Product Details ...Servicing Transfer Prohibited Indicator	Delivered as SCCs (<i>Investor Feature Identifier in this version</i>)
399	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorCommitmentIdentifier	The unique identifier of the commitment that states the terms under which a loan seller and an investor agree to exchange loans for funds, securities, or other assets.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	String 30			N/A	N/A

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400	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorContract Identifier	A unique identifier for a group of loans identified as part of a cash pool or a security pool.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CI	CR	IF applies	<ul style="list-style-type: none"> Parent Container: The MISMO v3.0 schema allows only one data point per LOAN_IDENTIFIER container. For FRE, any or all of Sort IDs 400-403 may be required. If more than one of these data points is required for the delivered <i>Mortgage</i>, the LOAN_IDENTIFIER container must be repeated for each one. See XML samples provided in Appendix C. Values: Enter the applicable contract number assigned by the selling system. 	String 30			N/A	N/A Derived by selling system
401	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MIN Identifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF loan is registered with MERS	<ul style="list-style-type: none"> Parent Container: See note for Sort ID 400. Format: Valid values may not exceed 18 characters. 	String 30			Top of Screen .MERS MIN Identifier	MERS Number #:
402	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoan Identifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters. Values: Enter the seller loan identifier, and not the Freddie Mac loan number. 	String 30		Required to save the file in the selling system.	Top of Screen .Seller Loan Identifier*	Seller Loan #:*

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403	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	Net New	CI	CR	IF applies	<ul style="list-style-type: none"> • Parent Container: See note for Sort ID 400. • Format: Values may not exceed 20 characters. 	String 30			N/A	N/A
404	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF applies	Values: <ul style="list-style-type: none"> ◊ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for <i>Construction Conversion Mortgages</i> meeting the requirements of Guide Section K33.1. ◊ Enter "Renovation" for <i>Renovation Mortgages</i> meeting the requirements of Guide Section K33.1. 	Enumerated	HomePossibleMortgage HomePossibleMCM HomePossibleNeighborhoodSolutionMortgage HomePossibleMCMCS		Loan (Current Tab) .Product Information ...Product Details ...Loan Program Identifier	<ul style="list-style-type: none"> • Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • Offering Code = "210-Alt97" • Ref Code = "0013-Construction Conversion or Renovation Mortgages using integrated or modification documentation" • SCC = "582", "D49", "D50", "D51", "D52", "D69", "G00", "G01", "G18"
405	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	Current	N/A	XML Context	R	R	Required for all loans	Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A	N/A XML Context
406	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	Current	N/A	XML Context	R	R	Required for all loans	<i>Note moved to Column P-Saving Files In Selling System</i>	Enumerated	Current	Required to save the file in the selling system.	Loan (Current Tab)	N/A XML Context

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407	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERS_IRegistrationIndicator	Indicates the loan is registered on the MERS System for information only. MERS is not the mortgagee.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Current Tab) .Product Information ..Product Details ...MERS IRegistration Indicator	N/A
408	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationDate	The date the loan was registered with MERS.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
409	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationType	The system at MERS that the loan is registered on.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	MERSSystem MERS_ERegistry		Loan (Current Tab) .Product Information ..Product Details ...MERS Registration Type	N/A
410	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationTypeOtherDescription	A free-form text field used to capture additional information if Other is selected as MERS Registration Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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411	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/ML_DAN/ML_DATA/ML_DATA_DETAIL	MI_DATA_DET	LenderPaidMIInterestRateAdjustmentPercent	The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums.	SubjectLoan	Current	N/A	FNM Legacy	CR	CR	IF MIPremiumSourceType = "Lender"		Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...Lender Paid MI Interest Rate Adjustment Percent	N/A
412	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/ML_DAN/ML_DATA/ML_DATA_DETAIL	MI_DATA_DET	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF (Sort IDs 317 or 472 (MortgageType) = "Conventional") AND Sort ID 429-PrimaryMIAbsenceReasonType does not exist		String 50			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Certificate Identifier	MI Certificate #
413	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/ML_DAN/ML_DATA/ML_DATA_DETAIL	MI_DATA_DET	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF MICertificateIdentifier exists	Values: Enter a valid insurer from Guide Exhibit 10.	Enumerated	CMG Essent Genworth MGIC Other PMI Radian RMIC Triad UGI		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Company Name Type	MI Company
414	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/ML_DAN/ML_DATA/ML_DATA_DETAIL	MI_DATA_DET	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"		Enumerated	See Enumerations Tab		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Company Name Type	MI Company

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415	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/ML_D/ATA/ML_D/ATA_DET/AIL	MI_DATA_DET/AIL	MICConventionalUpfrontPremiumPercent	Percentage of base loan amount paid to the mortgage insurer for initial up-front premium.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Conventional Upfront Premium Percent	N/A
416	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/ML_D/ATA/ML_D/ATA_DET/AIL	MI_DATA_DET/AIL	MICCoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IFMICertificateIdentifierexists	Values: Enter the percent of the <i>Note</i> amount covered by the <i>Mortgage</i> insurance for conventional (non-governmental) loans. See Guide Section 27.1 for required coverage levels.	Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Coverage Percent	MI Loss Coverage
417	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/ML_D/ATA/ML_D/ATA_DET/AIL	MI_DATA_DET/AIL	MICCoveragePlanType	Specifies the coverage category of mortgage insurance applicable to the loan.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	SecondLayerStandardPrimary		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Coverage Plan Type	N/A
418	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/ML_D/ATA/ML_D/ATA_DET/AIL	MI_DATA_DET/AIL	MICurrentAnnualPremiumAmount	The current dollar amount paid per year for mortgage insurance.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Current Annual Premium Amount	N/A

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419	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_LOANS/LOAN/ML_DATA/ML_DATA_DETAILS/AIL	MI_DATA_DETAILS/AIL	MI DurationType	Specifies the duration of coverage provided by the private mortgage insurance payment.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Annual PeriodicMonthly SingleLifeOfLoan		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Duration Type	N/A
420	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_LOANS/LOAN/ML_DATA/ML_DATA_DETAILS/AIL	MI_DATA_DETAILS/AIL	MI InitialPremiumRateDurationMonthsCount	Indicates the number of months for which the MI Initial Premium Rate applies.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Initial Premium Rate Duration Months Count	N/A
421	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_LOANS/LOAN/ML_DATA/ML_DATA_DETAILS/AIL	MI_DATA_DETAILS/AIL	MI InitialPremiumRatePercent	MI initial premium rate percent used to compute the initial MI premium amount.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Initial Premium Rate Percent	N/A
422	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_LOANS/LOAN/ML_DATA/ML_DATA_DETAILS/AIL	MI_DATA_DETAILS/AIL	MI PremiumFinancedAmount	The amount of the up-front premium that is financed.	SubjectLoan	Current	N/A	FNM Legacy	CR	CR	IF MIPremiumFinancedIndicator = "true"	Values: For Mortgages with financed mortgage insurance premiums, enter the dollar amount of the single payment premium.	Amount 9.2			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Financed Amount	N/A

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423	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DET	MIPremiumFinancedIndicator	Indicates whether mortgage insurance premium has been added to loan amount.	SubjectLoan	Current	N/A	Net New	CR	CR	IF MICertificateIdentifier exists	Values: Enter "false" unless the mortgage insurance premium is included as part of the principal amount of the <i>Mortgage</i> .	Boolean	false true		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Financed Indicator	SCC = 681-695
424	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DET	MIPremiumPaymentType	Defines how the premium payment is paid.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Escrowed Financed RatePremium Upfront		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Payment Type	N/A
425	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DET	MIPremiumPaymentTypeOtherDescription	A free-form text field used to capture the description of the type of MI Premium Payment if Other is selected as the MIPremiumPayment Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
426	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DET	MIPremiumSourceType	Defines the source of the MI premium payment.	SubjectLoan	Current	N/A	Net New	CR	CR	IF MICertificateIdentifier exists	Values: ◊ Enter the source ("Borrower" or "Lender") of the payment of the premium(s). ◊ If the premiums are paid both monthly and upfront, enter the source of the <u>monthly</u> premium payment only.	Enumerated	Borrower Lender		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Premium Source Type	SCC = "019"

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427	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceTypeOtherDescription	A free-form text field to collect MI premium source when Other is selected for MI Premium Source Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
428	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIRenewalCalculationType	Specifies the way in which the renewal premiums will be calculated.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Constant Declining NoRenewals		Loan (Current Tab) .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Renewal Calculation Type	N/A
429	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF (Sort IDs 317- or 472- MortgageType = "Conventional") AND Sort ID 412- MICertificateIdentifier does not exist	Values: ◇ Enter "Other" for Relief Refinance Mortgages, if applicable. ◇ Enter "Other" as directed by Seller's negotiated term.	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		Loan (Current Tab) .Mortgage Insurance Information ..Mortgage Insurance Details ...Primary MI Absence Reason Type	MI Company

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430	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_SET/DEAL_SET/LOANS/LOANS/LOANS/LOANS/MI_DATA/MI_DATA/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF Sort ID 429-PrimaryMIAbsenceReasonType = "Other"	Values: ◇ Enter "NoMIBasedOnMortgageBeingRefinanced" for Relief Refinance Mortgages, if applicable. ◇ Enter "NoMIBasedOnInvestorRequirements" as directed by <i>Seller's</i> negotiated term.	Enumerated	IndemnificationInLieuOfMI NoMIBasedonMortgageBeingRefinanced RecourseInLieuOfMI NoMIBasedOnInvestorRequirements		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...Primary MI Absence Reason Type	MI Company
431	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_SET/LOANS/LOANS/LOANS/LOANS/MI_RENEWAL/MI_RENEWAL/PREMIUMS/MI_RENEWAL/PREMIUMS/MI_RENEWAL/PREMIUMS	MI_RENEWAL_PREMIUMS	MI Renewal PremiumRateDurationMonthsCount	The number of months for which a given occurrence of a MI renewal premium rate applies.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Renewal Premium Rate Duration Months Count	N/A
432	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_SET/LOANS/LOANS/LOANS/LOANS/MI_RENEWAL/MI_RENEWAL/PREMIUMS/MI_RENEWAL/PREMIUMS/MI_RENEWAL/PREMIUMS	MI_RENEWAL_PREMIUMS	MI Renewal PremiumRatePercent	MI renewal premium rate, expressed as a percent, applied on the basis described in MI Response for the timeframe indicated in MI Renewals.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3,4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Renewal Premium Rate Percent	N/A

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433	MESSAGE/DEAL_SETS/DEALSETS/DEALSETS/DEALSETS/OANS/LOAN/NEGATIVE_AMORTIZATION_ON/NEGATIVE_AMORTIZATION_OCCURRENCE	NEGATIVE_AMORTIZATION_OCCURRENCE	CurrentNegativeAmortizationBalanceAmount	The current balance of interest accumulated according to the note terms permitting negative amortization for a loan or loan component.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Current Tab) .Payment Information ..Other Payment Details (If Applicable) ...Current Negative Amortization Balance Amount	Net Negative Amortization Amount (\$)
434	MESSAGE/DEAL_SETS/DEALSETS/DEALSETS/OANS/LOAN/PAYMENT_COMPONENTS/PAYMENT_COMPONENTS/BREAKOUTS/PAYMENT_COMPONENTS/BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PaymentStateType	Specifies the state of the payment that is being reported.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Current		Loan (Current Tab) .Payment Information ..ARM Details ...Payment State Type	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
435	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PaymentStateTypeOtherDescription	Specifies the state of the payment that is being reported when Other is selected for Payment State Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
436	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PrincipalAndInterestPaymentAmount	The principal and interest amount that is part of the total payment being reported.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Amount 9.2			Loan (Current Tab) .Payment Information ...ARM Details ...Principal and Interest Payment Amount	Current P&I Payment (\$)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
437	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_COMPONENTS/PAYMENT_BREAKOUTS/PAYMENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	TaxAndInsurancePaymentAmount	The taxes and insurance amount (excluding Optional Insurance) that is a part of the total payment being reported. This includes any mortgage insurance, all taxes, and property and casualty insurance amounts that are to be placed in an escrow account.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
438	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	AggregateLoanCurtailmentAmount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	SubjectLoan	Current	N/A	Net New	CR	CR	IF curtailments on the loan exist	Values: Enter the total of all curtailments received as of the <i>Funding Date</i> .	Amount 9.2			Loan (Current Tab) ..Payment Information ...Payment Details ...Aggregate Loan Curtailment Amount	N/A
439	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	InterestPaidThroughDate	The date through which interest is paid with the current payment. This is the effective date from which interest will be calculated for the application of the next payment. (For example, used for daily simple interest loans).	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Current Tab) ..Payment Information ...Other Payment Details (If Applicable) ...Interest Paid Through Date	N/A

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440	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Due Date of Last Paid Installment." Values: <ul style="list-style-type: none"> ◇ For newly originated <i>Mortgages</i>, enter the date through which interest is scheduled to be paid in the month of funding. ◇ For <i>Mortgages</i> for which there has been an advanced (<i>Prepaid</i>) installment of interest, enter the date through which advanced (<i>Prepaid</i>) installments of interest have been made. ◇ For <i>Mortgages</i> for which the lender has credited the <i>Borrower</i> interest at closing: <ul style="list-style-type: none"> ▪ <i>Fixed rate Mortgages</i>: Enter the <i>Note Date</i> or the first day of the month of closing. ▪ <i>Balloon/Reset Mortgages</i> and <i>ARMs</i>: Enter the first day of the month of closing. 	YYYY-MM-DD			Loan (Current Tab) .Payment Information ..Payment Details ...Last Paid Installment Due Date	Interest Paid To Date (DDLPI) (mm/dd/yyyy) (as of month of Settlement)
441	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaymentReceivedDate	The actual date the last payment by the borrower was received by the lender.	SubjectLoan	Current	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		YYYY-MM-DD			Loan (Current Tab) .Payment Information ..Other Payment Details (If Applicable) ...Daily Simple Interest ....Last Payment Received Date	N/A
442	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CI	CR	IF loan is delinquent		Amount 9.2			Loan (Current Tab) .Payment Information ..Other Payment Details (If Applicable) ...Delinquent LoanUPB Amount	Current Unpaid Principal Balance (\$) (as of month of Settlement)

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443	MESSAGE/DEAL_SETS/DEALS/DEALS/OANS/LOAN/PAYMENT/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	Periodic120DaysLateCount	Indicates how many times the account was late 120 days during the Periodic Late Count Type specified.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
444	MESSAGE/DEAL_SETS/DEALS/DEALS/OANS/LOAN/PAYMENT/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	Periodic30DaysLateCount	Indicates how many times the account was late 30 days during the Periodic Late Count Type specified.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
445	MESSAGE/DEAL_SETS/DEALS/DEALS/OANS/LOAN/PAYMENT/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	Periodic60DaysLateCount	Indicates how many times the account was late 60 days during the Periodic Late Count Type specified.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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446	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/DEALS/OANS/LOANS/PAYMENTS/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	Periodic90DaysLateCount	Indicates how many times the account was late 90 days during the Periodic Late Count Type specified.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
447	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/DEALS/OANS/LOANS/PAYMENTS/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	PeriodicLateCountType	Indicates the time interval for the Late Count data. Possible intervals are First Year, Second Year, Third Year.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	CurrentOneToTwelveMonths Previous25To36Months PreviousThirteenTo24Months		N/A	N/A
448	MESSAGE/DEAL_SETS/DEAL_SETS/DEALS/DEALS/OANS/LOANS/PAYMENTS/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	PeriodicLateCountTypeOtherDescription	When Periodic Late Count Type is set to Other, enter the value here.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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449	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRICE_QUOTES/LOAN_PRICE_QUOTE/LOAN_PRICE_QUOTE_DETAIL	LOAN_PRICE_QUOTE_DETAIL	ExcessInvestorServiceFeeRatePercent	The percentage at which the lender receives excess servicing fee income on the loan.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
450	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	FNMHomeImprovementProductType	Denotes the Fannie Mae-specific home improvement product.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
451	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	FRE Legacy	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: Enter "TexasEquity" for Texas Equity Section 50(a)(6) Mortgages.	Enumerated	RefiPlus ReliefRefinanceOpenAccess ReliefRefinanceSameServicer StreamlinedReliefRefinance TexasEquity		Loan (Current Tab) .Product Information ..Product Details ...Refinance Program Identifier	• Ref Code = "0007- Freddie Mac-Owned Streamlined Refinance Mortgage" • SCC = "221", "H06", "H08"

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452	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	DelinquentPaymentsOverPastTwelveMonthsCount	The number of times during the past twelve months that the payment on the subject loan was delinquent.	SubjectLoan	Current	N/A	Net New	R	R	Required for all loans	<ul style="list-style-type: none"> • Definition: <ul style="list-style-type: none"> ◊ A <i>Mortgage</i> is considered delinquent when all or part of the <i>Borrower's</i> monthly installment of principal, interest and, where applicable, escrow remain unpaid: <ul style="list-style-type: none"> • as of the close of business on the last business day of the month, if the <i>Due Date</i> for the payment is the first day of the month, or • 30 or more actual calendar days as of the close of business on the last business day of the month, if the due date for the payment is not the first day of the month. ◊ The related Guide Glossary term is <i>Delinquency</i>. • Values: For a loan with no delinquencies, enter "0". 	Numeric 2			Loan (Current Tab) Payment Information Payment Details Delinquent Payments Over Past Twelve Months Count	N/A
453	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	PaymentDelinquentDaysCount	The number of days the borrower payment is currently past due.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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454	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOANS/SERVICING/DISCLOSURE_ON_SERVICER	DISCLOSURE_ON_SERVICER	ServicingTransferEffectiveDate	The date at which the transfer of servicing is effective as reflected on the Notice Of Assignment, Sale, or Transfer of Servicing Rights document.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
455	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALOANS/LOANS/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/INVESTOR_REPORTING_ADDITIONAL_CHARGES/INVESTOR_REPORTING_ADDITIONAL_CHARGE	INVESTOR_REPORTING_ADDITIONAL_CHARGE	InvestorReportingAdditionalChargeType	A text description of a charge, an adjustment, a loss, a recovery, or an advance associated with a loan that may be part of an activity or occur separately that is required to be reported to an investor. An additional charge is a charge, an adjustment, a loss, a recovery, or an advance associated with a loan that may be part of an activity or occur separately that is required to be reported to an investor.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	SkipPaymentCharge		N/A	N/A

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456	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/INVESTOR_REPORTING_ADDITIONAL_CHARGES/INVESTOR_REPORTING_ADDITIONAL_CHARGE	INVESTOR_REPORTING_ADDITIONAL_CHARGE	InvestorReportingAdditionalChargeTypeOtherDescription	A free-form text field used to capture the Investor Reporting Additional Charge type if Other is selected. An additional charge is a charge, an adjustment, a loss, a recovery, or an advance associated with a loan that may be part of an activity or occur separately that is required to be reported to an investor.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
457	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	Current	N/A	N/A	N/A	N/A	N/A	N/A	Enumerated	FirstLien			N/A Data point removed
458	MESSAGE/DEAL_SET/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityTypeOtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	SubjectLoan	Current	N/A	N/A	N/A	N/A	N/A	N/A	Enumerated				N/A Data point removed

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459	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtConversion	N/A	XML Context	CI	CR	IF ConvertibleStatusType = "Exercised"	Parent Container: ◇ Provide this LOAN Container with LoanStateType = "AtConversion" (Sort IDs 459 - 509) with data about the <i>Converted Mortgage</i> . ◇ Also provide a LOAN container with LoanStateType = "AtClosing" (Sort IDs 93-331) with data about the original loan prior to conversion.	Enumerated	SubjectLoan	IF the condition is met, required to save the file in the selling system	N/A	N/A XML Context
460	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	LatestConversionEffectiveDate	The most recent date on which a change in the terms of the loan, as described in the Note, became effective.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the <i>Conversion Date</i> .	YYYY-MM-DD		IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Conversion Information ..Latest Conversion Effective Date	Modification / Conv* Date (mm/dd/yyyy)
461	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the loan amortization type of the <i>Converted Mortgage</i> .	Enumerated	Fixed	IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Product Information ..Product Details ...Loan Amortization Type	Selling system product selection

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462	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	SubjectLoan	AtConversion	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
463	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtConversion	N/A	Net New	CI	CR	IF ConvertibleStatusType = "Exercised"		Enumerated	Compound		Loan (Conversion Tab) ..Product Information ...Product Details ...Interest Calculation Type	N/A
464	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Type.	SubjectLoan	AtConversion	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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464.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtConversion	N/A	Net New	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter "false" unless otherwise permitted by Seller's negotiated term.	Boolean	false true		Loan (Conversion Tab) ..Product Information ...Product Details ...Balloon Indicator	N/A
465	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtConversion	N/A	XML Context	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the value of LatestConversionEffectiveDate	YYYY-MM-DD			N/A	N/A XML Context
466	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtConversion	N/A	XML Context	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter "AtConversion" to indicate that this LOAN Container provides data about the <i>Converted Mortgage</i> .	Enumerated	AtConversion	If the condition is met, required to save the file in the selling system	Loan (Conversion Tab)	N/A XML Context
467	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the maturity date of the resulting <i>Converted Mortgage</i> .	YYYY-MM-DD			Loan (Conversion Tab) ..Conversion Information ..Loan Maturity Date	Maturity Date
468	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the P&I payment as stated on the <i>Note</i> after the conversion.	Amount 9.2			Loan (Conversion Tab) ..Conversion Information ..Initial Principal and Interest Payment Amount	Original P&I Payment

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469	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the payment frequency of the <i>Converted Mortgage</i> .	Enumerated	Monthly		Loan (Conversion Tab) .Product Information ..Product Details ...Payment Frequency Type	Selling system product selection
470	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyTypeOtherDescription	A free-form text field used to capture the payment frequency type if Other is selected as the payment frequency.	SubjectLoan	AtConversion	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
471	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the date of the first scheduled <i>Mortgage</i> payment after conversion.	YYYY-MM-DD			Loan (Conversion Tab) .Conversion Information ..Scheduled First Payment Date	Original P&I Payment Date
472	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Definition: The related Guide Glossary term for "Conventional" is <i>Home Mortgage</i> .	Enumerated	Conventional		Loan (Conversion Tab) .Product Information ..Product Details ...Mortgage Type	Selling system product selection
473	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtConversion	N/A	Net New	CI	CR			Enumerated			N/A	N/A

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474	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the loan amount of the resulting <i>Converted Mortgage</i> .	Amount 9.2		IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Conversion Information ..Note Amount	Original Loan Amount*
475	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtConversion	N/A	N/A	N/A	N/A	N/A	N/A	YYYY-MM-DD				N/A Data point removed
476	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the interest rate of the resulting converted <i>Note</i> in effect as of the <i>Conversion Date</i> .	Percent 3.4			Loan (Conversion Tab) .Conversion Information ..Note Rate Percent	Original Interest Rate
477	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	SubjectLoan		N/A	N/A

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478	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	BalloonResetDate	The date the balloon loan was reset to the current market rate for the remainder of the amortization period.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Reset Tab) .Product Information ...Product Details ...Balloon Reset Date	N/A
479	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	Fixed		Loan (Reset Tab) .Product Information ...Product Details ...Loan Amortization Type	N/A
480	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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481	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	Compound		Loan (Reset Tab) .Product Information ..Product Details ...Interest Calculation Type	N/A
482	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Type.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
483	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Reset Tab) .Product Information ..Product Details ...Balloon Indicator	N/A

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484	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
485	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	AtReset		Loan (Reset Tab)	N/A
486	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Reset Tab) ..Reset Information ..Loan Maturity Date	N/A
487	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Reset Tab) ..Reset Information ..Initial Principal and Interest Payment Amount	N/A
488	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	Biweekly Monthly		Loan (Reset Tab) ..Product Information ..Product Details ..Payment Frequency Type	N/A

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489	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyTypeOtherDescription	A free-form text field used to capture the payment frequency type if Other is selected as the payment frequency.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
490	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Reset Tab) ..Reset Information ..Scheduled First Payment Date	N/A
491	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	Conventional		Loan (Reset Tab) ..Product Information ..Product Details ...Mortgage Type	N/A
492	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
493	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Reset Tab) ..Reset Information ..Note Amount	N/A

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494	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtReset	N/A	N/A	N/A	N/A	N/A	N/A	YYYY-MM-DD				N/A Data point removed
495	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Reset Tab) .Reset Information ..Note Rate Percent	N/A
496	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	AtClosing	N/A	XML Context	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	RelatedLoan		N/A	N/A
497	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AdjustableRate Fixed RateImprovementM ortgage		N/A	N/A

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498	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
499	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	RelatedLoan	AtClosing	N/A	Net New	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Boolean	false true		N/A	N/A
500	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Numeric 3			N/A	N/A
500.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	NegativeAmortizationIndicator	Indicates whether the loan allows negative amortization.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Boolean	false true		N/A	N/A
501	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	AtClosing	N/A	XML Context	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A	N/A

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502	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	AtClosing	N/A	XML Context	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AtClosing		N/A	N/A
503	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Numeric 3			N/A	N/A
504	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	Month		N/A	N/A
505	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/NEGATIVE_AMORTIZATION/NEGATIVE_AMORTIZATION_RULE	NEGATIVE_AMORTIZATION_RULE	NegativeAmortizationLimitPercent	The maximum percentage of the original principal balance allowed for negative amortization.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Percent 3.4			N/A	N/A

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506	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A	N/A
507	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	AtClosing	N/A	Net New	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	FirstLien		N/A	N/A
508	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityTypeOtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
509	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Amount 9.2			N/A	N/A

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510	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_SET/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	Current	N/A	XML Context	CI	CR	IF the subject loan has secondary financing	FRE Conditionality: ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◇ Note this data point also may be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	RelatedLoan	IF the condition is met, required to save the file in the selling system	Loan (Current Tab) .Secondary Financing / Related Loan Details ..Related Loan Tab	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582" • XML Context
511	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/OANS/LOAN/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the HELOC maximum balance amount in effect as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> . ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC".	Amount 9.2			Loan (Current Tab) .Secondary Financing / Related Loan Details ..Related Loan Tab ...HELOC Details ....Current HELOC Maximum Balance Amount	N/A
512	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/OANS/LOAN/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the disbursed amount (used portion) as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> , not the maximum credit line amount. ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". ◇ Enter "0" if no disbursements have occurred as of the <i>Note Date</i> .	Amount 9.2			Loan (Current Tab) .Secondary Financing / Related Loan Details ..Related Loan Tab ...HELOC DetailsHELOC Balance Amount	Secondary Financing Source - HELOC

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513	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: ◇ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd" ◇ Enter "true" IF Sort IDs 153 or 176 = "SecondaryFinancingHELOC" ◇ Note the value could be either "true" or "false" if Sort IDs 153 and 176 do not exist	Boolean	false true		Loan (Current Tab) ..Secondary Financing / Related Loan Details ...Related Loan Tab ...HELOC DetailsHELOC Indicator	Secondary Financing Source - HELOC
514	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	Current	N/A	XML Context	CI	CR	IF Sort ID 515-LoanStateDate exists	FRE Conditionality: ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◇ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. • Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A	N/A - XML Context
515	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	Current	N/A	XML Context	CI	CR	IF subject loan has secondary financing	FRE Conditionality: ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◇ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	Current		Loan (Current Tab)	N/A - XML Context
516	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	RelatedLoan	Current	N/A	FNM/FRE Legacy	CI	CR	IF Sort ID 513-HELOCIndicator = "false"	Values: ◇ Enter the balance of the closed-end subordinate Mortgage. ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd".	Amount 9.2			Loan (Current Tab) ..Secondary Financing / Related Loan Details ...Closed-end SecondUPB Amount	Secondary Financing Amount for Other Secondary Financing

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
517	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/LOANS/LOANS/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 510-LoanRoleType = "Related" and Sort ID 515 LoanStateType = "Current"	Values: There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current", but each valid value for LienPriorityType may be used only once.	Enumerated	SecondLien ThirdLien FourthLien		Loan (Current Tab) .Secondary Financing / Related Loan Details ...Related Loan Tab ...Lien Priority Type	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582" • XML Context
518	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/LOANS/LOANS/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityTypeOtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	RelatedLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
519	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/LOANS/LOANS/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 510-LoanRoleType = "Related" and Sort ID 515 LoanStateType = "Current"	Values: Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated	Conventional USDARuralHousing		Loan (Current Tab) .Secondary Financing / Related Loan Details ...Related Loan Tab ...Mortgage Type	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582"
520	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_PARTIES/PARTIES/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 30			N/A	N/A
521	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_PARTIES/PARTIES/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 35			N/A	N/A

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522	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 30			N/A	N/A
523	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 4			N/A	N/A
524	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/ROLES/ROLE/APPRaiser/APPRaiser_DETAIL	APPRaiser_DETAIL	AppraiserCompany Name	The name of the appraisal company that employed the appraiser who performed the appraisal of the property.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 60			Party .Party Information ...Appraiser Details ...Appraiser Company Name	N/A
525	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicense Identifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Appraiser" AND (PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed")	Values: ◊ Enter the state license number of the appraiser who completed the final estimate of value. ◊ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation.	String 21			Party .Party Information ...Appraiser Details ...Appraiser License Identifier	Appraiser's State License Number

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526	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseType	Used to specify the type of appraisal license held by an appraiser.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	Enumerated	CertifiedGeneral CertifiedResidential LicensedResidential Appraiser RegisteredTraineeA pprentice		N/A	N/A
527	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseOtherDescription	A free-form text field used to capture additional information when Other is selected for Appraisal License Type.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	Enumerated			N/A	N/A
528	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	XML Context	CR	CR	IF PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed"		Enumerated	Appraiser		Party .Party Information ...Appraiser Details	Appraiser's State License Number
529	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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530	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	String 30			Party .Party Information ..Appraiser Details ...Appraiser Supervisor First Name	N/A
531	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	String 35			Party .Party Information ..Appraiser Details ...Appraiser Supervisor Last Name	N/A
532	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	String 30			Party .Party Information ..Appraiser Details ...Appraiser Supervisor Middle Name	N/A
533	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	String 4			Party .Party Information ...Appraiser DetailsAppraiser Supervisor Suffix Name	N/A

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534	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser_SUPE RVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser Supervisor	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	Values: ◇ Enter the state license number of the appraiser who completed the final estimate of value. ◇ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation.	String 21			Party .Party Information ..Appraiser Details ...Appraiser Supervisor Identifier	Supervisory Appraiser's State License Number
535	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser_SUPE RVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseType	Used to specify the type of appraisal license held by an appraiser.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	Enumerated	CertifiedGeneral CertifiedResidential LicensedResidential Appraiser RegisteredTraineeApprentice		N/A	N/A
536	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser_SUPE RVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseTypeOtherDescription	A free-form text field used to capture additional information when Other is selected for Appraisal License Type.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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537	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser Supervisor	XML Context	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") AND supervisor signed appraisal		Enumerated	AppraiserSupervisor		N/A	Supervisory Appraiser's State License Number
538	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
539	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/INDIVIDUAL/CONTACT_POINTS/CONTACT_POINT	CONTACT_POINT	ContactPointTelephoneValue	The telephone number for the contact.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Numeric 10			N/A	N/A
540	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual	Note moved to Column P-Saving Files In Selling System	String 30		IF the condition is met for the primary Borrower, required to save the file in the selling system	Borrower .Borrower Information ...Borrower Tab ...Borrower DetailsFirst Name*	First Name*

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541	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual	<i>Note moved to Column P-Saving Files In Selling System</i>	String 35		IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower .Borrower Information ..Borrower Tab ...Borrower DetailsLast Name*	Last Name*
542	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual AND middle name exists		String 30			Borrower .Borrower Information ..Borrower Tab ...Borrower Details....Middle Name	Middle Name
543	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual AND suffix name exists		String 4			Borrower .Borrower Information ..Borrower Tab ...Borrower Details....Suffix Name	Last Name*
544	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter the complete, unparsed name of the non-individual title holder of the <i>Mortgaged Premises</i> .	String 100		IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower .Borrower Information ..Borrower Tab ...Borrower DetailsNon-Individual Borrower Name*	Last Name*

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
545	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter "Other" if the non-individual title holder of the <i>Mortgaged Premises</i> is a living trust, land trust, Illinois land trust, or Native American Tribe or Tribal Organization.	Enumerated	Estate GovernmentEntity LimitedLiabilityCompany LimitedPartnership JointVenture NonProfitCorporation Other		Borrower ..Borrower Information ...Borrower Tab....Non-Individual Borrower Type	Gender Code = "8"
546	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType OtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF LegalEntityType = "Other"	Values: Enter the applicable value for the non-individual title holder of the Mortgaged Premises.	Enumerated	IllinoisLandTrust LandTrust LivingTrust NativeAmericanTribeOrTribalOrganization		Borrower ..Borrower Information ...Borrower Tab....Non-Individual Borrower Type	Gender Code = "8"
547	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressAdditionalLineText	Address information that cannot be contained in the Address Line Text.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 100			N/A	Street Address (Line 2)
548	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"	Values: ◊ Enter the complete mailing street address for the property (excluding City, State, and ZIP). ◊ If the <i>Borrower's</i> mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			Borrower ..Borrower Information ...Borrower Tab ...Borrower Mailing AddressStreet Address	Borrower Mailing Address / Street Address

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549	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressType	Specifies the type of address.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"		Enumerated	Mailing		Borrower .Borrower Information ..Borrower Tab ...Borrower Mailing AddressAddress Type	Heading: Borrower Mailing Address
550	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Address Type.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
551	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitDesignatorType	An additional address designation that further defines the delivery location. Example: Apartment, Building, Condo, Suite, Room, Mail Stop, Unit, etc. This list is based on the USPS's Publication 28 on Postal Addressing Standards, with the addition of Condo based on mortgage industry need.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	See Enumerations Tab		N/A	N/A

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552	MESSAGE/DEAL_SETS/DEAL_SET/DEALPARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitDesignatorTypeOtherDescription	The description of the Address Unit Designator Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	See Enumerations Tab		N/A	N/A
553	MESSAGE/DEAL_SETS/DEAL_SET/DEALPARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 20			N/A	N/A
554	MESSAGE/DEAL_SETS/DEAL_SET/DEALPARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"		String 50			Borrower .Borrower Information ...Borrower Tab ...Borrower Mailing AddressCity Name	Borrower Mailing Address / City

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555	MESSAGE /DEAL_SETS/DEAL_SET/DEAL/ARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"	Values: Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at http://www.iso.org/iso/country_code/iso_3166_code_lists/country_names_and_code_elements.htm	String 2			Borrower .Borrower Information ...Borrower Mailing AddressCountry Code	Borrower Mailing Address / US Address
556	MESSAGE /DEAL_SETS/DEAL_SET/DEAL/ARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	MailStopCode	Uniquely identifies an individual or office within a private company for the purposes of internal mail distribution. USPS calls this a MailStop Code (MSC).	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 20			N/A	N/A
557	MESSAGE /DEAL_SETS/DEAL_SET/DEAL/ARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary" AND (CountryCode = "US" OR "CA")	Format: Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).	String 9			Borrower .Borrower Information ...Borrower Mailing AddressPostal Code	Borrower Mailing Address / Zip Code Ext

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558	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostOfficeBoxIdentifier	The identifier of the locked box located in the post office lobby or other authorized place that customers may rent for delivery of mail.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 30			N/A	N/A
559	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	RuralRouteIdentifier	An address for mail that is to be delivered to a rural postal delivery route including both the rural route identifier and the box identifier.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 50			N/A	N/A
560	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary" AND (CountryCode = "US" OR "CA")	Values: ◇ If the Borrower's mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort ID 548. ◇ Enter "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm	String 2			Borrower .Borrower Information ...Borrower Tab ...Borrower Mailing Address....State Code	Borrower Mailing Address / State
561	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetName	The official name of a street assigned by a local governing authority.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 50			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
562	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetPostDirectionalText	The directional symbol that represents the sector of a city where a street address is located. Example: E, W, N, S, NE, NW, SE, SW.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 2			N/A	N/A
563	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetPreDirectionalText	The street vector or the direction the street has taken from some arbitrary starting point. Example: E, W, N, S, NE, NW, SE, SW.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 2			N/A	N/A
564	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetPrimaryNumberText	The number assigned to a building or land parcel along the street to identify location and ensure accurate mail delivery.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 20			N/A	N/A
565	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetSuffixText	The trailing designator in a street address or the appropriate abbreviation. Example: Drive, Way, Court, Street, etc.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 20			N/A	N/A

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566	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BANKRUPTCY	BANKRUPTCY	BankruptcyResolutionDate	The date the bankruptcy was discharged.	N/A	N/A	Borrower		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
567	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND borrower is an individual		Numeric 3			Borrower .Borrower Information ...Borrower Tab ...Borrower Data Required for Government Reporting ...Borrower Age at Application Years Count	Age
568	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual		YYYY-MM-DD			Borrower .Borrower Information ...Borrower Tab ...Borrower Data Required for Government Reporting ...Borrower Birth Date	Date of Birth (mm/dd/yyyy)

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569	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerCharacteristicType	Specifies the classification applied to a borrower for the purposes of processing or reporting.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	SellerEmployee		Borrower .Borrower Information ..Borrower Tab ...Borrower DetailsBorrower Characteristic Type	N/A
570	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerCharacteristicTypeOtherDescription	The description of the Borrower Characteristic Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
571	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	XML Context	CR	CR	IF PartyRoleType = "Borrower"	Values: ◊ Enter "Primary" if there is one <i>Borrower</i> . ◊ If there is more than one <i>Borrower</i> , enter "Primary" for one <i>Borrower</i> and "Secondary" for up to 4 additional <i>Borrowers</i> .	Enumerated	Primary Secondary	IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower .Borrower Information ..Borrower Tab ...Borrower DetailsBorrower Classification Type*	Headings: Primary Borrower* and Co- Borrower

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572	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"		Boolean	false true		Borrower .Borrower Information ..Borrower Tab ...Borrower Mailing AddressBorrower Mail To Address Same as Property Indicator	Borrower Mailing Address Different from the Property Address
573	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	Net New	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter the stable monthly income, as defined in Guide Section 37.13, for each qualifying <i>Borrower</i> .	Numeric 9			Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting Details....Borrower Qualifying Income Amount	N/A
574	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerTotalMortgagedPropertiesCount	The number of 1- to 4 unit properties that are financed and owned and/or obligated on by an individual borrower.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Numeric 2			N/A	N/A

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575	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	MaritalStatusType	The marital status of the party as disclosed by the party.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	Married NotProvided Separated Unmarried		Borrower ..Borrower Information ...Borrower TabMarital Status Type	N/A
576	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND LoanAffordableIndicator = "true"	Values: ◊ Enter the applicable value as required for <i>Home Possible Mortgages</i> , or as required in Seller's negotiated term. ◊ Enter "Other" if the <i>Borrower</i> did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		Borrower ..Borrower Information ...Borrower Tab....First Time Homebuyer Details.....Counseling Confirmation Type	Homeowner Education / Education Administrator
577	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF CounselingConfirmationType = "Other"	Values: Enter "BorrowerDidNotParticipate," "MortgageInsuranceCompany," or "NonProfitOrganization" as required in Seller's negotiated term.	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		Borrower ..Borrower Information ...Borrower TabFirst Time Homebuyer DetailsCounseling Confirmation Type	Homeowner Education / Education Administrator

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578	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND LoanAffordableIndicator = "true"	Values: ◇ Enter the applicable value as required for <i>Home Possible Mortgages</i> , or as required in Seller's negotiated term. ◇ Enter "Individual" if one-on-one counseling was performed. ◇ Enter "Other" if the Borrower did not participate in required counseling.	Enumerated	BorrowerEducation NotRequired Classroom HomeStudy Individual Other		Borrower .Borrower Information ...Borrower TabFirst Time Homebuyer Details:Counseling Format Type	Homeowner Education / Education Format
579	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF CounselingFormatType = "Other"		Enumerated	BorrowerDidNotParticipate		Borrower .Borrower Information ...Borrower TabFirst Time Homebuyer Details:Counseling Format Type	Homeowner Education / Education Format

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580	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 30			N/A	N/A
581	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySingleSourceIndicator	If true, indicates the credit report was based on the input from a single credit repository. Also known as a single in-file credit report.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Boolean	false true		Borrower Information ..Borrower Tab ...Borrower Underwriting DetailsCredit Repository Single Source Indicator	N/A

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582	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	FNM Legacy	CR	CR	IF PartyRoleType = "Borrower"	<p>Values:</p> <ul style="list-style-type: none"> • Enter "true" if: <ul style="list-style-type: none"> ◊ A single credit repository (Equifax, Experian, or TransUnion) was the source for the Borrower's credit score. • Enter "false" if: <ul style="list-style-type: none"> ◊ The Borrower is a legal entity. ◊ A merged credit report (MergedData) was the source for the Borrower's credit score. 	Boolean	false true		Borrower .Borrower Information ...Borrower Tab ...Borrower Underwriting Details ... Credit Repository Source Indicator	N/A
583	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	FNM Legacy	CR	CR	IF PartyRoleType = "Borrower" AND CreditRepositorySourceIndicator = "true"		Enumerated	Equifax Experian TransUnion		Borrower .Borrower Information ...Borrower Tab ...Borrower Underwriting Details ... Credit Repository Source Type	N/A

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584	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceOtherDescription	Identifies the Credit Repository Source when Credit Repository Source Type is set to Other.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
585	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreDate	Date that the referenced credit score was produced.	N/A	N/A	Borrower		O	O	N/A	For Future Use	YYYY-MM-DD			Borrower Information ..Borrower Tab ...Borrower Underwriting DetailsCredit Score Date	N/A

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586	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the credit score that impairs its effectiveness as an indicator of credit risk.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	InsufficientCreditHistory SignificantErrorsScore		Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting DetailsCredit Score Impairment Type	N/A
587	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreImpairmentTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Credit Score Impairment Type.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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588	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreModelNameType	Identifies the score algorithm model name used to produce the referenced credit risk score.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	EquifaxBeacon5.0 ExperianFairIsaac FICORiskScoreClass04		Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting DetailsCredit Score Model Name Type	N/A
589	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreModelNameTypeOtherDescription	When the Credit Score Model Name Type is set to Other, this element holds the description.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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590	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	FNM Legacy	CR	CR	IF PartyRoleType = "Borrower" AND credit score exists and is usable.	Values: Enter the Fair Isaac and Co. (FICO) score that is selected as the <i>Underwriting Score</i> for each qualifying <i>Borrower</i> if such FICO score exists. The related Guide Glossary term is <i>Underwriting Score</i> .	Numeric 4			Borrower Borrower Information Borrower Tab Borrower Underwriting Details ...Credit Score Value	N/A
591	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEM/CURRENT_INCOME_ITEM/M/INCOME_DOCUMENTATION/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeDocumentationType	The type of documentation used as a means of identifying or verifying the borrower's income used in the transaction.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	FederalIncomeTaxReturn OperatingIncomeStatement Paystub VerbalStatement VerificationOfIncome W2Form		N/A	N/A

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592	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEM/CURRENT_INCOME_ITEM_DOCUMENTATIONS/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeDocumentationTypeOtherDescription	A free-form text field used to capture the Income Documentation Type if Other is selected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
593	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEM/CURRENT_INCOME_ITEM_DOCUMENTATIONS/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeVerificationRangeCount	The number of time periods as defined by the Verification Range Type for which documentation is collected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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594	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEM/CURRENT_INCOME_ITEM/M/INCOME_DOCUMENTATIONS/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeVerificationRangeType	Specifies the period or range of time for which the specific type of Documentation Type is collected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	MostRecentDays MostRecentMonths MostRecentYear PaymentPeriod StatementPeriod		N/A	N/A
595	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEM/CURRENT_INCOME_ITEM/M/INCOME_DOCUMENTATIONS/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeVerificationRangeTypeOtherDescription	A free-form text field used to collect additional information when other is selected for Verification Range Type.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
596	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
597	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND borrower is an individual AND LoanPurposeType = "Purchase" AND PropertyUsageType = "PrimaryResidence"	Values: ◊ Enter "true" if the <i>Borrower</i> is a <i>First-Time Homebuyer</i> as defined in the Guide Glossary. ◊ <i>Borrower</i> data must be delivered for each <i>First-Time Homebuyer</i> .	Boolean	false true		Borrower .Borrower Information ..Borrower Tab ...Borrower DetailsFirst Time Homebuyer Details:Borrower First Time Homebuyer Indicator	First-Time Homebuyer Y/N

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598	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND borrower is an individual	Values: Enter "NonResidentAlien" only if permitted by Seller's negotiated term.	Enumerated	NonPermanentResidentAlien NonResidentAlien PermanentResidentAlien USCitizen		Borrower ..Borrower Information ...Borrower TabCitizenship Residency Type	• Citizenship Status • SCC = Negotiated
599	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A

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600	MESSAGE/DEAL_SETS/DEAL_PARTIES/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYMENT	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Boolean	false true		Borrower .Borrower Information ..Borrower Tab ...Borrower DetailsEmployment Borrower Self Employed Indicator	N/A
601	MESSAGE/DEAL_SETS/DEAL_PARTIES/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYMENT	EMPLOYMENT	EmploymentStartDate	The date that the borrower started the employment position with the employer.	N/A	N/A	Borrower		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
602	MESSAGE/DEAL_SETS/DEAL_PARTIES/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYMENT	EMPLOYMENT	EmploymentStatusType	Indicates whether the employment for the borrower is current or previous.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	Current Previous		N/A	N/A

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603	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentDocumentationType	The type of documentation used as a means of identifying or verifying the borrower's employment used in the transaction.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	ThirdPartyStatement VerbalStatement VerificationOfEmployment		N/A	N/A
604	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentDocumentationOtherDescription	A free-form text field used to capture the Employment Documentation Type if Other is selected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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605	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentVerificationRangeCount	The number of time periods as defined by the Verification Range Type for which documentation is collected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
606	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentVerificationRangeType	Specifies the period or range of time for which the specific type of Documentation Type is collected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	MostRecentDays MostRecentMonths MostRecentYear PaymentPeriod StatementPeriod		N/A	N/A

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607	MESSAGE/DEAL_SETS/DEALSETS/DEALPARTIES/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentVerificationRangeTypeOtherDescription	A free-form text field used to collect additional information when other is selected for Verification Range Type.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
608	MESSAGE/DEAL_SETS/DEALSETS/DEALPARTIES/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	GenderType	The borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if <i>Borrower</i> is a legal entity.	Enumerated	Female InformationNotProvidedUnknown Male NotApplicable		Borrower .Borrower Information ...Borrower Tab ...Borrower Data Required for Government ReportingGender Type	Gender

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609	MESSAGE/DEAL_SETS/DEALS/DEALPARTIES/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	HMDAEthnicityType	The borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if <i>Borrower</i> is a legal entity.	Enumerated	HispanicOrLatinoInformationNotProvidedByApplicantInMailInternetOrTelephoneApplicationNotApplicableNotHispanicOrLatino		Borrower .Borrower Information ..Borrower Tab ...Borrower Data Required for Government Reporting ...HMDA Ethnicity Type	Ethnicity
610	MESSAGE/DEAL_SETS/DEALS/DEALPARTIES/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE	HMDA_RACE	HMDARaceType	The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if <i>Borrower</i> is a legal entity.	Enumerated	AmericanIndianOrAlaskaNativeAsianBlackOrAfricanAmericanInformationNotProvidedByApplicantInMailInternetOrTelephoneApplicationNativeHawaiianOrOtherPacificIslanderNotApplicableWhite		Borrower .Borrower Information ..Borrower Tab ...Borrower Data Required for Government Reporting ...HMDA Race Type	Race / National Origin
611	MESSAGE/DEAL_SETS/DEALS/DEALPARTIES/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	XML Context	R	R	Required for all loans	<i>Note moved to Column P-Saving Files In Selling System</i>	Enumerated	Borrower	IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower .Borrower Information ..Borrower Tab	Headings: Primary Borrower* and Co-Borrower

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612	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
613	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"		Enumerated	EmployerIdentificationNumber IndividualTaxpayerIdentificationNumber SocialSecurityNumber		Borrower .Borrower Information ...Borrower Tab....Taxpayer Identifier Type	Social Security Number
614	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"	Format: Valid format is NNNNNNNNN - Do not enter dashes.	String 9			Borrower .Borrower Information ...Borrower TabTaxpayer Identifier Value	Social Security Number

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615	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	ClosingAgent		O	O	N/A	For Future Use	String 50			N/A	N/A
616	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/CLOSING_AGENT	CLOSING_AGENT	ClosingAgentType	Designates the type of the closing agent.	N/A	N/A	ClosingAgent		O	O	N/A	For Future Use	Enumerated	Attorney ClosingAgent EscrowCompany SettlementAgent TitleCompany		N/A	N/A
617	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/CLOSING_AGENT	CLOSING_AGENT	ClosingAgentTypeOtherDescription	When Other is specified in Closing Agent Type, this data element contains the description.	N/A	N/A	ClosingAgent		O	O	N/A	For Future Use	Enumerated			N/A	N/A
618	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	ClosingAgent		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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619	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
620	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
621	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A
622	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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623	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	LoanOriginCompany		O	O	N/A	For Future Use	String 60			Party ..Party Information ..Loan Originator Details ...Loan Origination Company Full Name	N/A
624	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	LoanOriginCompany		O	O	N/A	For Future Use	Enumerated	Corporation GovernmentEntity NonProfitCorporation Partnership		Party ..Party Information ..Loan Originator Details ...Loan Origination Company Type	N/A
625	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType OtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	LoanOriginCompany		O	O	N/A	For Future Use	Enumerated			N/A	N/A
626	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	MERSOrganizationIdentifier	The identification number assigned by MERS to the organization.	N/A	N/A	LoanOriginCompany		O	O	N/A	For Future Use	String 50			N/A	N/A

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627	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginationCompany	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "LoanOriginationCompany"	<ul style="list-style-type: none"> • FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • Values: <ul style="list-style-type: none"> ◊ Enter the loan origination company's unique identifier as assigned by the Nationwide Mortgage Licensing System (NMLS), and Registry; or ◊ If a state-regulated loan origination company does not have an NMLS ID because they operate solely in: <ul style="list-style-type: none"> • Delaware, enter "1001" • Maine, enter "1002" • Missouri, enter "1003" 	String 50			Party ..Party Information ..Loan Originator Details ...Loan Origination Company Identifier	Loan Origination Company Identifier
628	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginationCompany	XML Context	R	R	Required for all loans		Enumerated	LoanOriginationCompany		N/A	Loan Origination Company Identifier
629	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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630	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	String 30			Party ..Party Information ..Loan Originator Details ...Loan Originator First Name	N/A
631	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	String 35			Party ..Party Information ..Loan Originator Details ...Loan Originator Last Name	N/A
632	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	String 30			Party ..Party Information ..Loan Originator Details ...Loan Originator Middle Name	N/A
633	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	String 4			Party ..Party Information ..Loan Originator Details ...Loan Originator Suffix Name	N/A

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634	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "LoanOriginator"	<ul style="list-style-type: none"> FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. Values: <ul style="list-style-type: none"> ◇ Enter the loan officer's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry; or ◇ If a loan officer is exempt from obtaining or is not required to obtain a loan originator identifier through the NMLS, enter "1000". 	String 50			Party ..Party Information ..Loan Originator Details ...Loan Originator Identifier	Loan Originator Identifier
635	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorType	Specifies the type of party that originated the loan.	N/A	N/A	LoanOriginator	Net New	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ For <i>Retail Mortgages</i> as defined in the Glossary select "Lender". ◇ See related Guide Glossary terms for "<i>Mortgage Broker</i>" and "<i>Correspondent</i>", and select the applicable value. 	Enumerated	Broker Correspondent Lender		Party ..Party Information ..Loan Originator Details ...Loan Originator Type	SCC = "018", "211" or "212"
636	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Loan Originator Type.	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
637	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	XML Context	R	R	Required for all loans		Enumerated	LoanOriginator		N/A	Loan Originator Identifier
638	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
639	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIER/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	FNMFRE Legacy	CR	CR	IF PartyRoleType = "LoanSeller"	Values: Submitted as part of login	String 50			Screen Heading .Seller/Service:	Submitted during login to selling system.
640	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	XML Context	R	R	Required for all loans		Enumerated	LoanSeller		Screen Heading .Seller/Service:	Submitted during login to selling system.

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641	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
641.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	NotePayTo		CR	CR	IF PartyRoleType = "NotePayTo"	Values: • Enter the name of the individual or legal entity listed on the <i>Note</i> , exactly as shown on the <i>Note</i> . • If the name is longer than 100 characters, truncate the end of the name (do not abbreviate within the name).	String 100			Party .Party Information .Mortgage Funder Details ...Note Pay To (Company Name)	
641.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	NotePayTo	R	R		Required for all loans	Values: Enter "NotePayTo" to indicate that the associated information applies to the entity funding the applicable <i>Mortgage</i> , as shown on the <i>Note</i> .	Enumerated	NotePayTo		Party .Party Information .Mortgage Funder Details ...Note Pay To (Company Name)	
641.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A	O	O		N/A		Enumerated			N/A	

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642	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Payee	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
643	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Payee	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A
644	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
645	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	FNM Legacy	CI	O	N/A	Not Used	String 50			Screen Heading .Seller/Servicer:	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
646	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	XML Context	CI	O	N/A	Not Used	Enumerated	Servicer		Screen Heading Seller/Servicer:	N/A
647	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
648	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	TitleCompany		O	O	N/A	For Future Use	String 60			N/A	N/A
649	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	TitleCompany		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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650	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
651	MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE_IDENTIFIER	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	String 3			N/A	N/A
652	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
653	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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654	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
655	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIER/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
656	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A
657	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
658	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
659	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A
660	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
661	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAccrualRateStructureType	Specifies the structure used to determine the accrual interest rate for the pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
662	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAmortizationType	A classification or description for a pool of loans generally based on the variability of the rate or payment over time.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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663	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected for Pool Amortization Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
664	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAssumabilityIndicator	Indicates whether the pool is backed by loans that are assumable by another borrower.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Boolean	false true		N/A	N/A
665	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolBalloonIndicator	Indicates whether or not the pool is backed by loans on which a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Boolean	false true		N/A	N/A
666	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolFixedServicingFeePercent	The servicing fee to be used in determining the rate of interest that accrues on a mortgage backed security (MBS) pool that has a weighted-average structure based on a fixed servicing fee.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3,4			N/A	N/A
667	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIdentifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable data points. See Pool Prefix Identifier or Pool Suffix Identifier.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	String 20			N/A	N/A

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668	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolInterestAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating a new interest rate for a pool of loans.	N/A	N/A	N/A		O	O	N/A	Not Used	Numeric 3			N/A	N/A
669	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolInterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment for a pool of loans.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Numeric 3			N/A	N/A
670	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolInterestOnlyIndicator	Indicates whether a pool is backed by loans with interest-only payments.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Boolean	false true		N/A	N/A
671	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated for a pool. This field is used in conjunction with Pool Interest Rate Rounding Type, which indicates how the rounding should occur.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
672	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingType	Indicates how the interest rate is rounded when a new interest rate is calculated for a pool of loans.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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673	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInvestorProductPlanIdentifier	Identifies the plan of the varying loan payment and/or rate change characteristics for a pool of loans issued by the servicer.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	String 10			N/A	N/A
674	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIssueDate	The date a mortgage-backed security is issued to investors.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	YYYY-MM-DD			N/A	N/A
675	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMarginRatePercent	The factor that is added to the ARM index value to calculate the pool accrual rate.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
676	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMaximumAccrualRatePercent	The maximum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
677	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMinimumAccrualRatePercent	The minimum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
678	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMortgageType	Specifies mortgage type of the loans for the pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
679	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMortgageTypeOtherDescription	The description of the Pool Mortgage Type when Other is selected as the option from the enumerated list.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
680	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolOwnershipPercent	Identifies the percentage amount of the pool owned by the investor.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A

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681	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolScheduledRemittancePaymentDay	Indicates the day of the month the servicer must remit the scheduled pass-through payment to the certificate holders of a particular pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	---DD			N/A	N/A
682	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolSecurityIssueDateInterestRatePercent	The security interest rate, expressed as a percent, for the pool as of the security issue date.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
683	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolStructureType	Denotes the type of mortgage-backed security structure.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
684	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolStructureTypeOtherDescription	The description of the Pool Structure Type when Other is selected as the option from the enumerated list.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
685	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolSuffixIdentifier	Suffix associated with the pool identifier.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	String 10			N/A	N/A
686	MESSAGE/DEAL_SET/POOL_DETAIL	POOL_DETAIL	SecurityTradeBookEntryDate	The date that the security will be delivered to the designated book entry account.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	YYYY-MM-DD			N/A	N/A

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687	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIER/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanDeliveryFilePreparer	XML Context	R	R	Required for all files	Values: ◇ For vendor-built systems, enter Freddie Mac-assigned Vendor Number:Vendor System Name ◇ For seller-built systems, enter Freddie Mac-assigned Seller Number:Seller Name	String 50			N/A Import File Only	N/A Import File Only
688	MESSAGE/DEAL_SETS/PARTIES/PARTY	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either	N/A	N/A	LoanDeliveryFilePreparer	XML Context	R	R	Required for all files	Values: Used to identify the vendor or lender system creating the XML file.	Enumerated	LoanDeliveryFilePreparer		N/A Import File Only	N/A Import File Only
689	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A Import File Only	N/A

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name
2	11/26/2012	Revision	· Enums · Format · Impl Notes	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all loans	<ul style="list-style-type: none"> • Values: Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. used to create the XML file • Format: Values entered into this field are free form and no longer validated. 	String Enumerated	FRE-1.0.4		N/A Import File Only
38	11/26/2012	Revision	· Cond Dets · Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview"	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ Enter "Established" if the <i>Condominium Project</i> meets Glossary definition of <i>Established Condominium Project</i>. ◊ Enter "New" if the <i>Condominium Project</i> meets Glossary definition of <i>New Condominium Project</i>. 	Enumerated			Property .Property Information ..Condominium Details ...Condominium Project Status Type
41	11/26/2012	Revision	· Cond Dets · Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CI	CR	IF [(Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF [(Sort ID 47-ProjectLegalStructureType = "Cooperative" AND "Sort ID 43-ProjectDesignType" does not exist)]	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. the data is not available or the subject loan is a Relief Refinance Mortgage. ◊ Enter "Detached" if none of the units in the project has a common wall or other direct physical connection with another unit. Such projects are known as site condominiums (single family homes with a condominium form of ownership). ◊ If project contains a mix of attached and detached then enter the predominant type. 	Enumerated			Property .Property Information ..Condominium Details ...Project Attachment Type
42	11/26/2012	Revision	Impl Notes	MESSAGE/DEALS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"	<ul style="list-style-type: none"> • Definition: Identifies the type of condominium project review that was completed for the subject property. • Values: <ul style="list-style-type: none"> ◊ Enter "CondominiumProjectManagerReview," "FHA_Approved," or "ProjectEligibilityReviewService" as applicable for reciprocal review. ◊ Enter "ExemptFromReview" for Relief Refinance Mortgages–Same Servicer OR if applies. ◊ Enter "FullReview" if a review has been performed in compliance with Guide Section 42.5 or 42.6. ◊ Enter "StreamlinedReview" if a limited review was performed. 	Enumerated			Property .Property Information ..Condominium Details ...Project Classification Identifier

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43	11/26/2012	Revision	· Cond Dets · Enums · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 41-ProjectAttachmentType does not exist)	Values: ◇ Enter "GardenProject" if the condo/coop structure has 1 to 3 stories —→ The appraisal indicates "Other" —→ The data is not available and a limited review is allowed —→ Subject loan is a Relief Refinance Mortgage ◇ Enter "HighRiseProject" if the condo/coop structure has 8 or more stories. ◇ Enter "MidriseProject" if the condo/coop structure has 4 to 7 stories. ◇ Enter "Other" if the appraisal indicates "Other".	Enumerated	Other		Property ..Property Information ..Condominium Details ...Project Design Type
44	11/26/2012	FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	N/A	N/A	N/A	CI ⊖	CR ⊖	IF Sort ID 43-ProjectDesignType = "Other"	Values: Enter "OtherSelectedOnValuationDocumentation" if the appraisal indicates "Other".	Enumerated	OtherSelectedOnValuationDocumentation		Property ..Property Information ..Condominium Details ...Project Design Type
45	11/26/2012	Revision	· Cond Dets · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the actual number of units in the project (including phases that are not yet complete). —◇ Enter "1" if the data is not available and the subject loan is a Relief Refinance Mortgage.	Numeric 5			Property ..Property Information ..Condominium Details ...Project Dwelling Unit Count
46	11/26/2012	Revision	· Cond Dets · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CI	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the actual number of units sold (including phases that are not yet complete). ◇ Enter the value for ProjectDwellingUnitCount if the data is not available and the subject loan is a Relief Refinance Mortgage.	Numeric 5			Property ..Property Information ..Condominium Details ...Project Dwelling Units Sold Count

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48	11/26/2012	Revision	· Cond Dets · ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	CI CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Values: Enter the full association/corporate legal name of the project.	String 50			Property ..Property Information ..Condominium Details ...Project Name
78	11/26/2012	Revision	· Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed") AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	• Values: ◊ For investment properties, enter the gross monthly rental income for each unit as indicated on the signed lease(s) for the Mortgaged Premises, if the subject property was valued by an interior appraisal. ◊ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the Mortgaged Premises, if the subject property was valued by an interior appraisal. ◊ If there is no active lease for a unit, or the Borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. • Format: Round values to the nearest dollar.	Numeric 9			Property ..Property Information ..Property Details ...Property Dwelling Unit Eligible Rent Amount
80	11/26/2012	Revision	· Enums · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	Values: ◊ Enter the applicable value as instructed in Seller's negotiated term when the AVM is used in lieu of an appraisal. ◊ Enter "HomeValueExplorer" for <i>Relief Refinance Mortgages-Same Servicer</i> and <i>Relief Refinance Mortgages-Open Access</i> when the value of the <i>Mortgaged Premises</i> is determined using a point value estimate from Home Value Explorer (HVE). ◊ Enter "Other" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration for this data point.	Enumerated	HomePriceIndex Indicator NetValue Other PropertySurveyAnalysisReport		Property ..Property Information ..Appraisal/Valuation Property Details ...AVM Model Name Type

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81	11/26/2012	Revision	· Enums · Impl Notes	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameTypeOtherDescription	The name of the AVM model used to calculate the valuation of the subject property when Other is selected from the enumerated list.	N/A	N/A	N/A	CR	CR	IF Sort ID 80-AVMModelNameType = "Other"	Values: Enter "FREAllowedAVM" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration for this data point.	Enumerated	AVMax CAValue CollateralMarketValue FraudGuard FREAllowedAVM LAVM IVAl PowerBase6 RapidValue RealValue RealAssessment RealtorValuationModel Relar SiteXValue Vector Veros VeroValueAdvantage VeroValuePreferred		Property .Property Information ..Appraisal/Valuation Property Details ...AVM Model Name Type
82	11/26/2012	Modification	· Cond Dets · Impl Notes	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CR	CR	IF (Sort IDs 317-OR 472- MortgageType = "Conventional") AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"]	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ For conventional Mortgages only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal (UCDP). ◇ If a Field Review is used to value the subject property, enter the Document File Identifier used for the original appraisal. Format: Valid value may not exceed 10 characters. 	String 20		Property .Property Information ..Appraisal/Valuation Property Details ...Appraisal Identifier	

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83	11/26/2012	Modification	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/N/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◊ Enter the appraised value if an appraisal is used. ◊ Enter the point value estimate if an AVM is used. ◊ Enter the purchase price (for LP purchases) or the <i>Borrower's</i> estimate of value (for LP refinances) if a Home Value Model is used. ◊ Enter the estimated market value after completion of the improvements for energy conservation Mortgages. ◊ Enter the the value as instructed in Seller's negotiated terms as applicable.	Numeric 9			Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation Amount
84	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/N/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	CR	CR	IF PropertyValuationMethodType <> "None"	Values: <ul style="list-style-type: none"> ◊ For Mortgages with appraisals, enter the inspection date (effective date of the appraisal). ◊ For Mortgages using any other property valuation method type, enter the effective date on the most recent inspection, Feedback Certificate or estimate. 	YYYY-MM-DD			Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation Effective Date
89	11/26/2012	Revision	Enums Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/N/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	Values: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan: <ul style="list-style-type: none"> ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "DriveBy" for exterior-only appraisals. ◊ Enter "FullAppraisal" or "PriorAppraisalUsed" as applicable. ◊ Enter "None" for Loan Prospector® (LP) Home Value Model OR IF applies. ◊ Enter "Other" if a Field Review was used to value the subject property. ◊ Enter the values as instructed in Seller's negotiated terms for all other property valuation method types.	Enumerated	Other		Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation Method Type

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90	11/26/2012	FRE "O" Activation		MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CI ⊖	CR ⊖	IF Sort ID 89-PropertyValuationMethodType = "Other"	Values: Enter "FieldReview" if a Field Review was used to value the subject property.	Enumerated	FieldReview		Property ..Property Information ..Appraisal/Valuation Property Details ...Property Valuation Method Type
145	11/26/2012	Revision	Cond Dets	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownContributorType	Specifies the source of the buydown funds.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true" the loan has a buydown feature	Values: ⊖ Enter "Other" if the contributor is an <i>Interested Party</i> as described in the Guide. ⊖ Enter "Lender" for temporary buydowns funded with <i>Premium Financing</i> . ⊖ Enter "Borrower" for all other temporary buydown contributors.	Enumerated			Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Contributor Type
152	11/26/2012	Revision	Enums · Impl Notes	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	· Definition: The related Guide Glossary term for "PremiumFunds" is <i>Premium Financing</i> . · Values: ⊖ See notes on the "Phase 2 Added Guidance" tab under Sort ID 151 for instructions on how to provide enumerations. ⊖ Enter "Other" if secondary financing was used for closing costs or there are more than 4 Amount-Type-Source combinations.	Enumerated	EquityOnSubjectProperty LifeInsuranceCashValue LotEquity RentWithOptionToPurchase RetirementFunds SaleOfChattel StocksAndBonds TradeEquity TrustFunds		Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type
175	11/26/2012	Revision	Enums · Impl Notes	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction. This may be collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 172-DownPaymentAmount ≥ "1"	· Definition: Disregard last sentence. · Enums: ⊖ See Notes on the "Phase 2 Added Guidance" tab under Sort ID 172 or instructions on how to provide enumerations. ⊖ Enter "Other" if secondary financing was used for any down payment or if there are more than 4 Amount-Type-Source combinations.	Enumerated	EquityOnSubjectProperty LifeInsuranceCashValue LotEquity RentWithOptionToPurchase RetirementFunds SaleOfChattel StocksAndBonds TradeEquity TrustFunds		Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Down Payment Type

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217	11/26/2012	Revision	Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	LoanInterestAccrualStartDate	The date that interest begins to accrue for a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			Loan (Closing or Modification tabs) ..Product Information ..Daily Simple Interest (If Applicable) ...Loan Interest Accrual Start Date
222	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF applies	Values: ◇ Enter "FRE" for <i>Freddie Mac-Owned Converted Mortgages</i> , <i>Freddie Mac-Owned No Cash Out Refinances</i> , <i>Relief Refinance Mortgages - Same Servicer</i> , and <i>Relief Refinance Mortgages – Open Access OR as directed in Seller's negotiated term</i> . ◇ Enter "Seller" for <i>Seller-Owned Modified Mortgages</i> and <i>Seller-Owned Converted Mortgages</i> .	Enumerated			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier
247	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector" OR Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Servicing Released Sales Process]	Values: Enter if the <i>Indicator Score</i> does not exist <i>or is not usable</i> .	Enumerated			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Impairment Type
268	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◇ For subsidy buydown Mortgages, enter the monthly payment shown on the Note (without reference to the temporary subsidy buydown). ◇ For financed permanent buydown Mortgages, enter the initial P&I amount at the permanently bought down Note Rate. ◇ For Home Possible® Mortgages with Mortgage Credit Certificates, enter the actual monthly principal, interest, taxes and insurance (PITI) payment, not the subsidized amount.	Amount 9.2			Loan (Closing or Modification tabs) ..Note Information ..Note Details ...Initial Principal and Interest Payment Amount

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272	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◇ For ARMS, may must be the first day of the month. ◇ For Mortgages with capitalized balances, enter the value of LastPaidInstallmentDueDate.	YYYY-MM-DD			
291	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: Enter the aggregate of the stable monthly income as defined in Guide Section 37.13 for each-qualified all Borrower s .	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Income Amount
292	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◇ Enter the sum of the monthly charges on the <i>Borrowers'</i> Primary Residences as described in Guide Section 37.15 for each all Borrower s . ◇ For subsidy buydown Mortgages, calculate using the Mortgage payment the <i>Borrower</i> is making at the time the Seller delivers the Mortgage. ◇ For financed permanent buydown Mortgages, calculate using the initial P&I payment amount at the permanently bought down Note Rate.	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Proposed Housing Expense Amount
313	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "false"	Values: Data point not required in "AtModification" container for Seller-Owned-Modified-Mortgages .	Enumerated			Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Lien Priority Type
322	11/26/2012	Revision	· Cond Dets · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "LoanProspector" OR (LoanProgramIdentifier starts with "HomePossible" AND LP Key Number is available)	Values: Enter the <i>Loan Prospector</i> ® (LP) Key Number for all <i>Home Possible</i> ® Mortgages, if available. enter the LP Key Number even if a Non-LP Mortgage .	String 20			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Case Identifier

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325	11/26/2012	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 326- AutomatedUnderwritingSystemType exists	Values: <ul style="list-style-type: none"> Enter the applicable <i>Risk Class/Classification</i> for <i>Loan Prospector</i>® <i>Mortgages</i>. For other AUS <i>Mortgages</i>, if permitted by <i>Seller's</i> negotiated terms, enter the recommendation provided by the AUS. 	String 50	Caution		Loan (Closing or Modification tabs) .Underwriting / Credit Information .Underwriting Details ...Automated Underwriting Recommendation Description
328	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Definition: The related Guide Glossary term is <i>Manually Underwritten Mortgage</i> . Values: <ul style="list-style-type: none"> Enter "false" unless if the loan underwriting decision is not based on manual underwriting and is based on the recommendation from an automated underwriting system. Enter "true" if the <i>LP Risk Class/Classification</i> is "Caution" and the loan was manually underwritten prior to delivery. 	Boolean			Loan (Closing or Modification tabs) .Underwriting / Credit Information .Underwriting Details ...Loan Manual Underwriting Indicator
332.1	11/26/2012	Revision	<ul style="list-style-type: none"> Cond Dets Impl Notes ULDDS Cond 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 333- MortgageModificationIndicator = "true" AND LoanAmortizationType = "AdjustableRate"	Parent Container: Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers: <ul style="list-style-type: none"> One with AdjustmentRuleType = "First" to describe the <i>Initial Adjustment Period structure</i> and <i>Initial Caps</i> of the original <i>Mortgage</i> prior to modification; and One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and <i>Periodic Caps</i> of the original <i>Mortgage</i> prior to modification. 	Enumerated			Loan (Closing Tab) .Note Information ..ARM Details ...First and Subsequent Adjustment Tabs
332.2	11/26/2012	Revision	<ul style="list-style-type: none"> Cond Dets ULDDS Cond 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 333- MortgageModificationIndicator = "true" AND LoanAmortizationType = "AdjustableRate"	Values: <ul style="list-style-type: none"> For AdjustmentRuleType = "First," enter the number of months between the initial rate adjustment and the second rate adjustment. For AdjustmentRuleType = "Subsequent," enter the number of months between the second rate adjustment and the third rate adjustment. 	Numeric 3			Loan (Closing Tab) .Note Information ..ARM Details ...First and Subsequent Adjustment Tabs ....Per Change Rate Adjustment Frequency Months Count
333	11/26/2012	Revision	<ul style="list-style-type: none"> Cond Dets Enums ULDDS Cond 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the amortization type of the original <i>Mortgage</i> prior to modification.	Enumerated	RateImprovement Mortgage		Loan (Closing Tab) .Product Information ..Product Details ...Loan Amortization Type

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335	11/26/2012	Revision	· Cond Dets · ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the InterestCalculationType specified on the original <i>Note</i> prior to modification.	Enumerated			Loan (Closing Tab) ..Product Information ..Product Details ...Loan Amortization Type
336.1	11/26/2012	Revision	· Cond Dets · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	INTEREST_ONLY	InterestOnlyTermMonthsCount	Then number of months the loan remains interest only.	SubjectLoan	AtClosing (Mods)	N/A	CI	CR	IF MortgageModificationIndicator = "true" - Sort ID 337.2 - InterestOnlyIndicator = "true"	Values: Enter the original <i>Initial Interest</i> term of the <i>Mortgage loan</i> prior to modification.	Numeric 3			Loan (Closing Tab) ..Product Information ..Interest Only Details ...Interest Only Term Months Count
337	11/26/2012	Revision	· Cond Dets · Impl Notes · ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	· Definition: The related Guide Glossary term is " <i>Balloon / Reset Mortgage</i> ". · Values: Enter "false" unless the original <i>Mortgage</i> had a balloon feature prior to modification.	Boolean			Loan (Closing Tab) ..Product Information ..Product Details ...Balloon Indicator
337.1	11/26/2012	Revision	· Cond Dets · Impl Notes · ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 333- MortgageModificationIndicator = "true" - AND- LoanAmortizationType = "AdjustableRate"	· Definition: The related Guide Glossary term is " <i>Initial Period</i> ." · Values: Enter the <i>Initial Period adjustment structure</i> of the original <i>Mortgage</i> prior to modification.	Numeric 3			Loan (Closing Tab) ..Note Information ..ARM Details ...Initial Fixed Period Effective Months Count
337.2	11/26/2012	Revision	· Cond Dets · Impl Notes · ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter "true" if the original <i>Mortgage</i> had an <i>Initial Interest</i> only feature prior to modification.	Boolean			Loan (Closing Tab) ..Product Information ..Interest Only Details ...Interest Only Indicator
340	11/26/2012	Revision	· Cond Dets · ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the maturity date on the original <i>Note</i> prior to modification.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Loan Maturity Date
342	11/26/2012	Revision	· Cond Dets · ULDDS Cond	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the payment frequency on the original <i>Note</i> prior to the modification.	Enumerated			Loan (Closing Tab) ..Product Information ..Product Details ...Payment Frequency Type

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344	11/26/2012	Revision	· Cond Dets · ULDDS Cond	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the first payment date as stated on the <i>Note</i> prior to the modification.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Scheduled First Payment Date
345	11/26/2012	Revision	Enums	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: Enter the original lien priority of the loan prior to modification.	Enumerated	SecondLien		Loan (Closing Tab) ..Product Information ..Product Details ...Lien Priority Type
347	11/26/2012	Revision	· Cond Dets · Enums · Impl Notes · ULDDS Cond	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Definition: The related Guide Glossary term for "Conventional" is "Home Mortgage." The related Guide Glossary term for "USDA Rural Housing" is "Section 502-GRH Mortgage." Note on FRE-Supported Enumerations:- Enter the original mortgage type of the loan prior to modification.	Enumerated	FHA Other USDA Rural Housing VA		Loan (Closing Tab) ..Product Information ..Product Details ...Mortgage Type
348	11/26/2012	Revision	· Enums · Impl Notes	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF MortgageType = "Other"	Not Used	Enumerated	PublicAndIndian Housing		Loan (Closing Tab) ..Product Information ..Product Details ...Mortgage Type
351	11/26/2012	Revision	· Cond Dets · ULDDS Cond	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CI CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 231- ConstructionLoanIndicator = "false"	Values: Enter the <i>Interest Rate</i> as indicated on the original <i>Note</i> .	Percent 3.4			Loan (Closing Tab) ..Note Information ..Note Details ...Note Rate Percent
376	11/26/2012	Revision	· Enums · Impl Notes	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF PropertyValuationMethodType = "None"	Values: ◇ Enter "PropertyInspectionAlternative" if evaluated through <i>Loan Prospector</i> ® (<i>LP</i>) and permitted by <i>LP</i> . ◇ Enter "Form 2070" if evaluated through <i>LP</i> and permitted by <i>LP</i> . ◇ Enter "Form 2075" OR "PropertyInspectionWaiver" if permitted by <i>Seller's</i> negotiated term.	Enumerated	Form2070 Form2075		Loan (Current Tab) ..Product Information ..Product Details ...Investor Collateral Program Identifier

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404	11/26/2012	Revision	· Enums · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity. Entity may be referenced using OwnerIdentifierURI or Loan Program Sponsoring Entity Name.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◇ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◇ Enter "ConstructionConversion" for <i>Construction Conversion Mortgages</i> meeting the requirements of Guide Section K33.1. ◇ Enter "Renovation" for <i>Renovation Mortgages</i> meeting the requirements of Guide Section K33.1. ◇ Enter "Alt97" for <i>Alt97 Mortgages</i> . ◇ Enter "NewlyBuiltHomeMortgage" for <i>Newly Built Home Mortgages</i> meeting the requirements of Guide Section K33.1.	Enumerated	Alt97 HomePossibleMortgage HomePossibleMCM HomePossibleNeighborhoodSolutionMortgage HomePossibleMCMCS HomePossible3PercentCash HomePossible97 HomePossibleMCM3PercentCash HomePossibleMCM97 HomePossibleNeighborhoodSolution2PercentCash HomePossibleNeighborhoodSolution97 HomePossibleNeighborhoodSolutionMCMCS3PercentCash HomePossibleNeighborhoodSolutionMCMCS97 NewlyBuiltHomeMortgage		Loan (Current Tab) ..Product Information ...Product Details ...Loan Program Identifier
412	11/26/2012	Revision	· Cond Dets · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	CR	CR	IF (Sort IDs 317 or 472 (MortgageType) = "Conventional") AND Sort ID 429-PrimaryMIAbsenceReasonType does not exist IF conventional MI exists	Note on Conditionality: The presence of the MICertificateIdentifier is the indication that "conventional MI exists"	String 50			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Certificate Identifier
414	11/26/2012	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"		Enumerated	Amerin Commonwealth Verex WiseMtgAssr		Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Company Name Type

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429	11/26/2012	Revision	· Cond Dets · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_D ETAIL	MI_DATA_DET AIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	CR	IF (Sort IDs 317- or 472- MortgageType = "Conventional") AND Sort ID 412- MICertificateIdentifier does not exist IF conventional MI does not exist	Values: <ul style="list-style-type: none"> ◇ Enter "Other" for Relief Refinance Mortgages—Same Servicer, if applicable. ◇ Enter "Other" for Relief Refinance Mortgages—Open Access, if applicable. ◇ Enter "Other" as directed by <i>Seller's</i> negotiated term. 	Enumerated			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...Primary MI Absence Reason Type
430	11/26/2012	Revision	· Enums · Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_D ETAIL	MI_DATA_DET AIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 429- PrimaryMIAbsenceReasonType = "Other"	Values: <ul style="list-style-type: none"> ◇ Enter "NoMIBasedOnMortgageBeingRefinanced" for Relief Refinance Mortgages — Same Servicer. ◇ Enter "NoMIBasedOnMortgageBeingRefinanced" for Relief Refinance Mortgages — Open Access, if applicable. ◇ Enter "NoMIBasedOnInvestorRequirements" as directed by <i>Seller's</i> negotiated term. 	Enumerated	NoMIBasedOnInvestorRequirements		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...Primary MI Absence Reason Type
440	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	R	R	Required for all loans	· Definition: The related Guide Glossary term is <i>Due Date of Last Paid Installment</i> . · Values: <ul style="list-style-type: none"> ◇ For newly originated <i>Mortgages</i> for which the first payment due date has not yet occurred, enter the date through which interest has been is scheduled to be paid in the month of funding. ◇ For <i>Mortgages</i> for which there has been an advanced (<i>Prepaid</i>) installment prepayment of interest, enter the date through which advanced (<i>Prepaid</i>) installments of the interest have been made. is prepaid. ◇ For <i>Mortgages</i> for which the lender has credited the <i>Borrower</i> interest at closing: <ul style="list-style-type: none"> ▪ Fixed rate <i>Mortgages</i>: Enter the <i>Note Date</i> or the first day of the month of closing. ▪ <i>Balloon/Reset Mortgages</i> and <i>ARMs</i>: Enter the first day of the month of closing. ◇ For all other Mortgages enter the date of the Borrower's last paid installment. 	YYYY-MM-DD			Loan (Current Tab) ..Payment Information ...Last Paid Installment Due Date

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451	11/26/2012	Revision	Enums	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: Enter "TexasEquity" for <i>Texas Equity Section 50(a)(6) Mortgages</i> .	Enumerated	FREOwnedStreamlinedRefinance		Loan (Current Tab) .Product Information ..Product Details ...Refinance Program Identifier
544	11/26/2012	Revision	Format	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter the complete, unparsed name of the non-individual title holder of the <i>Mortgaged Premises</i> .	String 100 String 60		Yes IF the primary borrower is a legal entity.	Borrower .Borrower Information ..Borrower Tab ...Borrower Details ...Non-Individual Borrower Name*
572	11/26/2012	Revision	Cond Dets	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"		Boolean	false true		Borrower .Borrower Information ..Borrower Tab ...Borrower Mailing Address ...Borrower Mail To Address Same as Property Indicator
590	11/26/2012	Revision	Cond Dets Impl Notes	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF PartyRoleType = "Borrower" AND credit score exists and is usable.	Values: Enter the Fair Isaac and Co. (FICO) score that is selected as the <i>Underwriting Score</i> for each qualifying <i>Borrower</i> if such FICO score exists. The related Guide Glossary term is <i>Underwriting Score</i> . Enter up to three credit scores, if borrower credit score exists.	Numeric 4			Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting Details ...Credit Score Value
598	11/26/2012	Revision	Enums	MESSAGE/DEALSETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	CR	CR	IF PartyRoleType = "Borrower" AND borrower is an individual	Values: Enter "NonResidentAlien" only if permitted by Seller's negotiated term.	Enumerated	Unknown		Borrower .Borrower Information ..Borrower Tab ...Borrower Details ...Citizenship Residency Type

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name
627	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginatorCompany	CR	CR	IF PartyRoleType = "LoanOriginatorCompany"	<ul style="list-style-type: none"> FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. Values: <ul style="list-style-type: none"> Enter the loan origination company's unique identifier as assigned by the Nationwide Mortgage Licensing System (NMLS), and Registry; or If a state-regulated loan origination company does not have an NMLS ID because they operate solely in: <ul style="list-style-type: none"> Delaware, enter "1001" Maine, enter "1002" Missouri, enter "1003" 	String 50			Party ..Party Information ...Loan Originator Details ...Loan Originator Company Identifier
628	11/26/2012	Revision	<ul style="list-style-type: none"> Cond Dets FRE Cond ULDDS Cond 	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginatorCompany	R CR	R CR	Required for all loans If loan origination company data is available		Enumerated	LoanOriginatorCompany		N/A
634	11/26/2012	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	CR	CR	CR	<ul style="list-style-type: none"> FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. Values: <ul style="list-style-type: none"> Enter the loan officer's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry; or If a loan officer is exempt from obtaining or is not required to obtain a loan originator identifier through the NMLS, enter "1000". 	String 50			Party ..Party Information ...Loan Originator Details ...Loan Originator Identifier
641.1	11/26/2012	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	NotePayTo	CR	CR	IF PartyRoleType = "NotePayTo"	Values: Enter the name of the entity funding the applicable <i>Mortgage</i> , as shown on the <i>Note</i> .	String 100			Party ..Party Information ..Mortgage Funder Details ...Note Pay To (Company Name)
641.2	11/26/2012	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	NotePayTo	R	R	Required for all loans	Values: Enter "NotePayTo" to indicate that the associated information applies to the entity funding the applicable <i>Mortgage</i> , as shown on the <i>Note</i> .	Enumerated	NotePayTo		Party ..Party Information ..Mortgage Funder Details ...Note Pay To (Company Name)

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ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Selling System	Selling System Screen Name
641.3	11/26/2012	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A	O	O	N/A		Enumerated			N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
1	MESSAGE	MESSAGE	MISMOReferenceModelIdentifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies. For detailed information, please see MISMO Engineering Guide 006 – "Versioning and Release Schedule", at http://wiki.mismo.org/MISMO.Wiki/Wiki.jsp?page=Meg0006 .	N/A	N/A	N/A	XML Context	R	R	Required for all files	Definition: MISMOReferenceModelIdentifier is an attribute on the MESSAGE container. Values: Enter the version of the MISMO Reference Model used to create the XML file.	String 20	3.0.0.263.12		N/A Import File Only	N/A Import File Only
2	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	XML Context	R	R	Required for all files	Values: Enter the version of the Freddie Mac Implementation Guide used to create the XML file.	String 10	FRE 1.0.4		N/A Import File Only	N/A Import File Only
3	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	XML Context	R	R	Required for all files	Values: Enter the date and time the import file is delivered to the GSE. (Not applicable for loan delivery system data entry.)	YYYY-MM-DDThh:mm:ss			N/A Import File Only	N/A Import File Only
4	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_ASSETS/ASSET_DOCUMENTATIONS/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetDocumentationType	The type of documentation used as a means of identifying or verifying assets used in the transaction.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	BillOfSale BrokerageStatement ClosingStatement DepositoryStatement ExecutedBuyOutAgreement RetirementAccountStatement VerbalStatement VerificationOfDeposit		N/A	N/A

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5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/ASSETS/ASSET/ASSET_DOCUMENTATIONS/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetDocumentationTypeOtherDescription	A free-form text field used to capture the Asset Documentation Type if Other is selected.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
6	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/ASSETS/ASSET/ASSET_DOCUMENTATIONS/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetVerificationRangeCount	The number of time periods as defined by the Verification Range Type for which documentation is collected.	N/A	N/A	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
7	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/ASSETS/ASSET/ASSET_DOCUMENTATIONS/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetVerificationRangeType	Specifies the period or range of time for which the specific type of Documentation Type is collected.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	MostRecentDays MostRecentMonths MostRecentYear PaymentPeriod StatementPeriod		N/A	N/A

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8	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/ASSETS/ASSET_DOCUMENTATIONS/ASSET_DOCUMENTATION	ASSET_DOCUMENTATION	AssetVerificationRangeTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Verification Range Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
9	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressAdditionalLineText	Address information that cannot be contained in the Address Line Text.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 100			N/A	N/A - For Future Use Property Street Address (Line2)
10	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> • Values: Enter the complete street address for the property (excluding City, State, and ZIP). • Format: Two lines are no longer available but this field has been lengthened from 25 to 100 characters. 	String 100			Property Information ..Subject Property Address ...Street Address	Property Street Address (Line 1)

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11	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressUnitDesignatorType	An additional address designation that further defines the delivery location. Example: Apartment, Building, Condo, Suite, Room, Mail Stop, Unit, etc. This list is based on the USPS's Publication 28 on Postal Addressing Standards, with the addition of Condo based on mortgage industry need.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	See Enumerations Tab		N/A	N/A
12	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressUnitDesignatorTypeOtherDescription	The description of the Address Unit Designator Type when Other is selected as the option from the enumerated list.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
13	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
14	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans		String 50			Property ..Property Information ..Subject Property Address ...City Name	City
15	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/ADDRESS	ADDRESS	CountyName	The name of the county within a state. (Designator Name based on FIPS Publication 6-4)	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A
16	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> • Values: Enter a valid ZIP code maintained by the United States Postal Service (USPS) at https://tools.usps.com/go/ZipLookupAction_input • Format: Valid format options are either "#####" or "#####-" (no dash). 	String 9	Required to save the file in the selling system.	Property ..Property Information ..Subject Property Address ...Postal Code*	Zip Code* + Extension	

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17	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	RuralRouteIdentifier	An address for mail that is to be delivered to a rural postal delivery route including both the rural route identifier and the box identifier.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A
18	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm	String 2		Required to save the file in the selling system.	Property Information ..Subject Property Address ...State Code*	* State* • SCC = "221", "257", "259", "261"
19	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StreetName	The official name of a street assigned by a local governing authority.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A

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20	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StreetPostDirectionalText	The directional symbol that represents the sector of a city where a street address is located. Example: E, W, N, S, NE, NW, SE, SW.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 2			N/A	N/A
21	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StreetPreDirectionalText	The street vector or the direction the street has taken from some arbitrary starting point. Example: E, W, N, S, NE, NW, SE, SW.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 2			N/A	N/A
22	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StreetPrimaryNumberText	The number assigned to a building or land parcel along the street to identify location and ensure accurate mail delivery.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A

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23	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StreetSuffixText	The trailing designator in a street address or the appropriate abbreviation. Example: Drive, Way, Court, Street, etc.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A
24	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	Net New	R	R	Required for all loans	Values: Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Form 81-93 begins with the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA).	Boolean false true			Property .Property Information ...Property Details ...Special Flood Hazard Area Indicator	SCC = "170", "175", "180", or "185"

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25	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/LOCATION_IDENTIFIER/GENERAL_IDENTIFIER	GENERAL_IDENTIFIER	CoreBasedStatisticalAreaDivisionCode	Metropolitan Divisions are defined within Metropolitan Statistical Areas that have a single core with a population of at least 2.5 million. Not all Metropolitan Statistical Areas with urbanized areas of this size will contain Metropolitan Divisions. Metropolitan Division codes are distinguished by a five-digit code ending in 4.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 5			N/A	N/A
26	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_COLLATERAL/PROPERTY/LOCATION_IDENTIFIER/GENERAL_IDENTIFIER	GENERAL_IDENTIFIER	MSAIdentifier	Identifies the Metropolitan Statistical Area (MSA) where subject property is located. An MSA is a contiguous geographic area consisting of an urban center city and its surrounding suburbs. MSAs are defined by the federal Office of Management and Budget.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 5			N/A	N/A

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27	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeAttachedToFoundationIndicator	Indicates that the manufactured home is attached to its foundation.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
28	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeHUDDataPlateIdentifier	An identifier that is assigned by the manufacturer to an individual manufactured home unit. It may be found on the HUD Data Plate, which is affixed to the interior of the manufactured home. It might read something like GWC-1234-5678A&B.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A

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29	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeManufacturerName	The name of the manufacturer (maker) of the Manufactured home.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A
30	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeYear	The year the manufactured home was built.	N/A	N/A	N/A		O	O	N/A	For Future Use	YYYY			N/A	N/A

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31	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeModelIdentifier	The model designation of the Manufactured home (specific to the manufacturer).	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A
32	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeSerialNumberIdentifier	The serial number of the manufactured home that identifies the manufacturer and the state in which the manufactured home is manufactured. This may be also be called a VIN (Vehicle Identification Number).	N/A	N/A	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A

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33	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	MultiWide SingleWide		Property ..Property ..Information ..Construction ..Details ...Manufactured Home Width Type	SCC = "951", "952"
34	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	SquareFeetNumber	Identifies the total area measured in square feet.	N/A	N/A	N/A		O	O	N/A	For Future Use	Numeric 4			N/A	N/A

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35	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	WidthFeetNumber	The width measured in linear feet.	N/A	N/A	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
36	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	AdditionalProjectConsiderations Type	Describes the specific ownership or use of the project.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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37	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	AdditionalProjectConsiderationsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Additional Project Considerations Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
38	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	FRE Legacy	CI	CR	IF ProjectLegalStructureType = "Condominium"	Values: ◇ Enter "Established" if condominium meets Glossary definition of "Established Condominium Project." ◇ Enter "New" if condominium meets Glossary definition of "New Condominium Project."	Enumerated	Established New		Property Information...Condominium Details ...Condominium Project Status Type	Project Classification Code = "1-New Condominium Project", or "2-Established Condominium Project" • SCC = "H10"
39	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	Net New	CI	O	N/A	Not Used	Numeric 10			N/A	N/A

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40	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/PROPERTY/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAmenityImprovementsCompletedIndicator	Indicates whether construction on the project amenities such as pool and clubhouse has been completed.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property ..Property Information ..Condominium Details ...Project Amenity Improvements Completed Indicator	N/A
41	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERAL/PROPERTY/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	FRE Legacy	CI	CR	IF ProjectLegalStructureType = "Condominium"	Values: <ul style="list-style-type: none"> ◇ If project contains a mix of attached and detached then enter the predominant type. ◇ Enter "Attached" If the data is not available or the subject loan is a Relief Refinance Mortgage. 	Enumerated	Attached Detached		Property ..Property Information ..Condominium Details ...Project Attachment Type	Project Classification Code = "3-Detached Condominium Project"

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42	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	FNM/FRE Legacy	CI	CR	IF ProjectLegalStructureType = "Condominium"	<p>Definition: Identifies the type of condominium project review that was completed for the subject property.</p> <p>Values:</p> <ul style="list-style-type: none"> ◊ Enter "CondominiumProjectManagerReview," "FHA_Approved," or "ProjectEligibilityReviewService" as applicable for reciprocal review. ◊ Enter "ExemptFromReview" for Relief Refinance Mortgages—Same Servicer only. ◊ Enter "FullReview" if a review has been performed in compliance with Guide Section 42.5 or 42.6. ◊ Enter "StreamlinedReview" if a limited review was performed. 	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		Property ..Property Information ..Condominium Details ...Project Classification Identifier	<ul style="list-style-type: none"> • Project Classification Code = "3-Reciprocal review, streamlined review" • SCC = "H09", "H10"
43	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	Net New	CI	CR	IF ProjectLegalStructureType = "Condominium" OR "Cooperative"	<p>Values:</p> <ul style="list-style-type: none"> ◊ Enter "GardenProject" if: <ul style="list-style-type: none"> ▪ The condo/coop structure has 1 to 3 stories ▪ The appraisal indicates "Other" ▪ The data is not available and a limited review is allowed ▪ Subject loan is a Relief Refinance Mortgage ◊ Enter "HighRiseProject" if the condo/coop structure has 8 	Enumerated	GardenProject HighriseProject MidriseProject TownhouseRowhouse		Property ..Property Information ..Condominium Details ...Project Design Type	N/A

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44	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
45	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	FRE Legacy	CI	CR	IF ProjectLegalStructureType = "Condominium"	Values: ◇ Enter the actual number of units in the project (including phases that are not yet complete). ◇ Enter "1" if the data is not available and the subject loan is a Relief Refinance Mortgage.	Numeric 5			Property Information ..Condominium Details ...Project Dwelling Unit Count	• Project Classification Code = "2-2- to 4-Unit Condominium Project" • SCC = Negotiated
46	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	Net New	CI	CR	IF ProjectLegalStructureType = "Condominium"	Values: ◇ Enter the actual number of units sold (including phases that are not yet complete). ◇ Enter the value for ProjectDwellingUnitCount if the data is not available and the subject loan is a Relief Refinance Mortgage.	Numeric 5			Property Information ..Condominium Details ...Project Dwelling Units Sold Count	N/A

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47	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	N/A	N/A	N/A	FRE Legacy	CR	CR	IF subject property is a condominium OR cooperative		Enumerated	Condominium Cooperative		Property Information ..Property Details ...Project Legal Structure Type	• Property Type Code = "1-Condominium" • SCC = "257", "259", "261", "H09", "H10"
48	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	FRE Legacy	CR	CR	IF ProjectLegalStructureType = "Condominium"	Values: Enter the full association/corporate legal name of the project.	String 50			Property Information ..Condominium Details ...Project Name	Condo Name
49	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	PUDIndicator	Indicates that the project in which the subject property is located is a Planned Unit Development (PUD). A PUD is a project or subdivision that consists of common property and / or improvements that are owned and maintained by an owners' association for the benefit and use of the individual unit owners.	N/A	N/A	N/A	FRE Legacy	R	R	Required for all loans	• Definition: The related Guide Glossary term is "Planned Unit Development" (PUD). • Values: Enter "true" if the Mortgaged Premises is located in a Planned Unit Development (PUD).	Boolean	false true		Property Information ..Property Details ...PUD Indicator	Property Type Code = "3-PUD"

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50	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	Net New	R	R	Required for all loans	<ul style="list-style-type: none"> Definition: Used to describe an individual dwelling. Values: As specified in MISMO LDD V3.0 B263-12: <ul style="list-style-type: none"> ◇ Enter "Attached" if the dwelling unit has a common wall or other direct physical connection with another dwelling unit, and the appraisal or other property valuation method does not indicate "Semi Detached." ◇ Enter "Detached" if the dwelling unit has no common wall nor any other direct physical connection with another dwelling unit or the dwelling is a site condominium (single- 	Enumerated	Attached Detached SemiDetached		Property ..Property Information ...Property Details ...Attachment Type	N/A
51	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ◇ Enter "SiteBuilt" if: <ul style="list-style-type: none"> ▪ Most of the dwelling's elements were created at the home's permanent site, or ▪ The dwelling is modular, panelized, or any other type of factory-built housing. ◇ Do not enter "Modular", even if the dwelling is factory-built and not on a permanent chassis. 	Enumerated	Manufactured Modular SiteBuilt		Property ..Property Information ...Construction Details ...Construction Method Type	<ul style="list-style-type: none"> • Property Type Code = "4-Manufactured Housing" • SCC = "951", "952", "D49", "D50", "D51", "D52", "D69"

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52	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction Method Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
53	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionStatusType	Specifies the physical status of the structure.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	Complete		Property ..Property Information ...Construction Details Construction Status Type	N/A
54	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionStatusTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction Status Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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55	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	DeedRestrictionIndicator	If true, indicates that the deed has associated restrictions.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property ..Property Information ...Property Details ...Deed Restriction Indicator	N/A
56	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	EarthquakeInsuranceRequiredIndicator	Indicates that earthquake insurance coverage is required for the property.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property ..Property Information ...Property Details ...Earthquake Insurance Required Indicator	N/A
57	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	FinancedUnitCount	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "1" if ProjectLegalStructureType = "Condominium" or "Cooperative".	Numeric 2	1 2 3 4	Required to save the file in the selling system.	Property ..Property Information ...Property Details ...Financed Unit Count	<ul style="list-style-type: none"> • Number of Units* • Property Type = "5-1 - 4 Family Fee Simple" • SCC = "221"

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58	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	GroupHomeIndicator	When true, indicates the property will be used as a group home. A group home is used for individuals with special needs, including the frail elderly, developmentally and/or physically disabled.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property ..Property Information ..Property Details ...Group Home Indicator	N/A
59	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	NativeAmericanLandsType	Any land granted to or acquired by a federally-recognized tribe. Title may be held in fee simple, or held by the federal government in trust through a leasehold for the benefit of the tribe.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	AllottedTribalLand Other		Property ..Property Information ..Property Details ...Native American Lands Type	N/A
60	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	NativeAmericanLandsTypeOtherDescription	A field used to collect additional information when Other is selected for Native American Lands Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	TribalTrustLand		Property ..Property Information ..Property Details ...Native American Lands Type	N/A

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61	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyAcquiredDate	The date the property was acquired.	N/A	N/A	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
62	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEarthquakeInsuranceIndicator	An indicator denoting whether the property securing the mortgage has earthquake insurance.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property ..Property Information ..Property Details ...Property Earthquake Insurance Indicator	N/A
63	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTIES/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	FRE Legacy	R	R	Required for all loans	Values: ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Other" if "LifeEstate" is permitted by Seller's negotiated term.	Enumerated	FeeSimple Leasehold Other		Property ..Property Information ..Property Details ...Property Estate Type	• Property Type Code = "2-Leasehold", "5-1 - 4 Family Fee Simple" • SCC = "128", "218"

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64	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Estate Type.	N/A	N/A	N/A	Net New	CR	CR	If PropertyEstateType = "Other"	Values: Enter "Life Estate" if permitted by Seller's negotiated term.	Enumerated	LifeEstate		Property Information ...Property Details ...Property Estate Type	N/A New Valid Value
65	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	Net New	R	R	Required for all loans	Values: Enter "true" if there is flood insurance coverage.	Boolean	false true		Property Information ...Property Details ...Property Flood Insurance Indicator	SCC = "170", "175", "180", or "185"
66	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyOriginalCostAmount	The original cost of acquiring the entire property - land and structure. This is used for refinance loans.	N/A	N/A	N/A		O	O	N/A	For Future Use	Numeric 9			N/A	N/A

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67	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ If this data is not available from property valuation documents, the borrower's input is an acceptable source. ◇ Enter "9999" if HVE or LP Home Value Model was used to value the subject property.	YYYY			Property ..Property Information ...Property Details ...Property Structure Built Year	Year Built
68	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureHabitableYearRoundIndicator	Indicates that the structure or improvement is habitable year round.	N/A	N/A	N/A		O	O	N/A	For Future Use	Boolean	false true		Property ..Property Information ...Property Details ...Property Structure Habitable Year Round Indicator	N/A
69	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageType	Specifies the usage intention of the borrower for the property.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans		Enumerated	Investment PrimaryResidence SecondHome		Property ..Property Information ...Property Details ...Property Usage Type	• Purpose of Loan Code = "1-Purchase (owner-occupied)", "2-Refinance (owner-occupied)", "3-Purchase (investment property)", "4-Second Home (purchase or refinance)", "5-Refinance (investment property)" • SCC = "221"

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70	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Usage Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			Property ..Property Information ...Property Details ...Property Usage Type	N/A
71	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyZoningCategoryType	Specifies the property zoning category. The zoning category is not the official legal description.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	Commercial		N/A	N/A
72	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyZoningCategoryTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Zoning Category Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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73	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_TAXES/PROPERTY_TAXES/PROPERTY_TAX_DETAILS	PROPERTY_TAX_DETAIL	TaxAuthorityParcelIdentifier	A number assigned by the taxing authority to identify the tax bill (parcel number, account number, etc.). This may not be the same as the City, State, or County Assessor Parcel Identifier.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A
74	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_TITLE	PROPERTY_TITLE	TitleProcessInsuranceType	Identifies the level of insurance being requested or delivered for the Title Process Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	Insurance LimitedInsurance NonInsurance		Property Information ...Title Details ...Title Process Insurance Type	N/A
75	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_TITLE	PROPERTY_TITLE	TitleProcessType	Specifies the means used to determine that there are no legal claims against the subject property that have a higher priority than the loan.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	TitleSearch		Property Information ...Title Details ...Title Process Type	N/A

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76	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_TITLE	PROPERTY_TITLE	TitleProcessTypeOtherDescription	A free-form text field used to capture additional information when Other is selected for Title Process Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
77	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_UNITS/PROPERTY_UNITS/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	FNM/FRE Legacy	CI	CR	IF (PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed") AND PropertyUsageType = "Investment" OR FinancedUnitCount > "1"	Values: ◇ If this data is not available from property valuation documents, the borrower's input is an acceptable source. ◇ Enter the actual number of bedrooms for each unit. ◇ Enter "0" if the unit is a studio/efficiency apartment.	Numeric 2			Property ..Property Information ...Property Details ...Bedroom Count	Number of Bedrooms

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78	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_UNITS/PROPERTY_UNITS/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	Property Dwelling Unit Eligible Rent Amount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	FNM/FRE Legacy	CR	CR	IF PropertyUsageType = "Investment" OR FinancedUnitCount > "1"	<p>Values:</p> <ul style="list-style-type: none"> ◊ For investment properties, enter the gross monthly rental income for each unit as indicated on the signed lease(s) for the Mortgaged Premises, if the subject property was valued by an interior appraisal. ◊ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the Mortgaged Premises, if the subject property was valued by an interior appraisal. ◊ If there is no active lease for a unit, or the Borrower rents the unit to a family member, enter the gross monthly rental income as estimated on 	Numeric 9			Property Information...Property Details...Property Dwelling Unit Eligible Rent Amount	Gross Monthly Rent
79	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_COLLATERALS/COLLATERAL/PROPERTY_VALUES/PROPERTY_VALUES/AVM/AVM	AVM	AVM Confidence Score Value	The confidence score used by various automated valuation models to indicate the confidence level of the value estimate.	N/A	N/A	N/A		O	O	N/A	For Future Use	String 20			N/A	N/A

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80	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	Net New	CR	CR	IF PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	Values: ◇ Enter the applicable value as instructed in Seller's negotiated term when the AVM is used in lieu of an appraisal. ◇ Enter "HomeValueExplorer" for <i>Relief Refinance Mortgages-Same Servicer and Relief Refinance Mortgages-Open Access</i> when the value of the <i>Mortgaged Premises</i> is determined using a point value estimate from Home Value Explorer (HVE).	Enumerated	See Enumerations Tab		Property Information...Appraisal/Valuation Property Details...AVM Model Name Type	SCC = "H03"
81	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameTypeOtherDescription	The name of the AVM model used to calculate the valuation of the subject property when Other is selected from the enumerated list.	N/A	N/A	N/A	Net New	CR	CR	IF AVMModelNameType = "Other"		Enumerated			N/A	N/A

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82	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	FNM Legacy	CR	CR	IF PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed"	<ul style="list-style-type: none"> • Values: Enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal™ (UCDP™). • Format: Valid value may not exceed 10 characters. 	String 20			Property .Property Information ...Appraisal/Valuation Property Details ...Appraisal Identifier	N/A
83	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_AMOUNT	PROPERTY_VALUATION_AMOUNT	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ Enter the appraised value if an appraisal is used. ◊ Enter the point value estimate if an AVM is used. ◊ Enter the purchase price (for LP purchases) or the <i>Borrower's</i> estimate of value (for LP refinances) if a <i>Home Value Model</i> is used. 	Numeric 9			Property .Property Information ...Appraisal/Valuation Property Details ...Property Valuation Amount	Appraised Value of Property (\$)

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84	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	Net New	CR	CR	IF PropertyValuationMethodType <> "None"	Values: ◇ For <i>Mortgages</i> with appraisals, enter the inspection date (effective date of the appraisal). ◇ For <i>Mortgages</i> using any other property valuation method type, enter the effective date of the most recent inspection, <i>Feedback Certificate</i> or estimate.	YYYY-MM-DD			Property ..Property Information ..Appraisal/Valuation on Property Details ...Property Valuation Effective Date	N/A

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85	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALCOLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	DesktopUnderwriterPropertyInspectionReport ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport ExteriorOnlyInspectionResidentialAppraisalReport IndividualCondominiumUnitAppraisalReport IndividualCooperativeInterestAppraisalReport LoanProspectorConditionAndMarketability ManufacturedHomeAppraisalReport SmallResidentialIncomePropertyAppraisalReport UniformResidentialAppraisalReport		Property ..Property Information ..Appraisal/Valuation on Property Details ...Property Valuation Form Type	N/A

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86	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
87	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationInspectionType	Specifies the extent of the property inspection.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated	ExteriorAndInterior ExteriorOnly None		Property .Property Information ...Appraisal/Valuation Details ...Property Valuation Inspection Type	N/A

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88	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationInspectionTypeOtherDescription	A free-form text field used to capture additional information when Other is selected for Appraisal Inspection Type.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
89	MESSAGE/DEAL_SETS/DEALSET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	Net New	R	R	Required for all loans	Values: ◇ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◇ Enter "DriveBy" for exterior-only appraisals. ◇ Enter "FullAppraisal" or "PriorAppraisalUsed" as applicable. ◇ Enter "None" for Loan Prospector® (LP) Home Value Model. ◇ Enter the values as instructed in Seller's negotiated terms for all other property valuation method types.	Enumerated	AutomatedValuationModel DesktopAppraisalDriveBy FullAppraisal None PriorAppraisalUsed		Property .Property Information ...Appraisal/Valuation Property Details ...Property Valuation Method Type	SCC = "357," "H03"

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90	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COLLATERALS/COLLATERAL/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
91	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/COBINED_LTVS/COBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	FNM Legacy	R	R	Required for all loans	Values: ◇ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 23.2. ◇ For energy conservation <i>Mortgages</i> , the value used to calculate TLTV is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◇ For financed permanent buydown <i>Mortgages</i> , calculate using the <i>Mortgage</i> amount that includes the financed discount points. ◇ For Super Conforming <i>Mortgages</i> , calculate using the lower of the appraised value, field review value, or sales price.	Percent 3.4			Total Loans ..Additional LTV Details ...Delivered LTV Values ...Combined LTV Ratio Percent	N/A Calculated by selling system today--not considered legacy

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92	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	Net New	CR	CR	IF HELOCIndicator = "true" for LoanRoleType = "RelatedLoan"	Values: ◇ Enter the HTLTV ratio calculated in accordance with Guide Section 23.2. ◇ For <i>Financed Permanent Buydown Mortgages</i> , calculate using a <i>Mortgage</i> amount that includes the financed discount points. ◇ For energy conservation <i>Mortgages</i> , calculate using a value that is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◇ For super conforming <i>Mortgages</i> , calculate using a value that is the least of the appraised value, field review value, or sales price.	Percent 3.4			Total Loans ..Additional LTV Details ..Delivered LTV Values ...Home Equity Combined LTV Ratio Percent	N/A Calculated by selling system today--not considered legacy
93	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	R	Required for all loans	Parent Container: For this LOAN container, specify one of the following: ◇ LoanStateType = "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false") ◇ LoanStateType = "AtModification" if the	Enumerated	SubjectLoan	Required to save the file in the selling system.	N/A	• Loan Feature Code = "H-Guaranteed Rural Housing or Home Possible Mortgages with Rural Housing Services Leveraged Seconds" • SCC = "582" • XML Context

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94	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionDateMaximumExtensionMonthsCount	The maximum number of months by which a loan can extend its conversion date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Date Maximum Extension Months Count	N/A
95	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_OPTION_MARGIN_RATE_PERCENT	ConversionOptionMarginRatePercent	The number of percentage points to be added to the index when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Margin Rate Percent	N/A

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96	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	ConversionOptionMaximumRatePercent	The highest rate, expressed as a percent, to which the interest rate can increase when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Maximum Rate Percent	N/A
97	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	ConversionOptionMinimumRatePercent	The lowest rate, expressed as a percent, to which the interest rate can decrease when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Minimum Rate Percent	N/A

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98	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionOptionNoteTermGreaterThanFifteenYearsAdditionalPercent	The number of percentage points added to the net yield to obtain the new fixed interest rate when the original term of the Note is greater than 15 years.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Note Term Greater Than Fifteen Years Additional Percent	N/A
99	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionOptionNoteTermLessThanFifteenYearsAdditionalPercent	The number of percentage points added to the net yield to obtain the new fixed interest rate when the original term of the Note is less than 15 years.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Note Term Less Than Fifteen Years Additional Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
100	MESSAGE/DEAL_SETS/DEALSET/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionScheduleType	Describes when the loan is eligible to convert.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	OnFirstThroughFifthRateAdjustment OnFirstThroughThirdRateAdjustment		Loan (Closing or Modification tabs) Product Information ...Conversion Option Details ...Conversion Schedule Type	N/A
101	MESSAGE/DEAL_SETS/DEALSET/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionScheduleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Conversion Schedule Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
102	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionType	Specifies the type of conversion permissible for a loan as stated on the mortgage documents.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ConvertibleIndicator = "true"		Enumerated	ToFixedRate ToMonthlyPayment Frequency		Loan (Closing or Modification tabs) Product Information ...Conversion Option Details ...Conversion Type	• Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" • Selling system product selection
103	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionType OtherDescription	A free-form text field used to collect additional information when Other is selected for Conversion Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
104	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_OPTION_ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionOptionPeriodAdjustmentEffectiveDate	The payment due date when the convertible factors become applicable, also known as the conversion period start date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period Tab ....Conversion Option Period Adjustment Effective Date	N/A
105	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_OPTION_ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_EXPIRATION_DATE	ConversionOptionExpirationDate	The payment due date when the convertible factors expire.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period TabConversion Option Period Expiration Date	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
106	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionOptionRoundingPercent	The percentage to which the interest rate is rounded when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan. This field is used in conjunction with Conversion Option Period Rounding Type which indicates how rounding should occur.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period Tab ....Conversion Option Period Rounding Percent	N/A
107	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionOptionRoundingType	Indicates how the Conversion Option Margin Rate Percent is rounded when calculating a new interest rate for the option to convert an ARM loan to a fixed-rate loan. The interest rate can be rounded Up, Down, or to the Nearest Rounding Factor. This field is used in conjunction with Conversion Option Period Rounding Percent which indicates the percentage to which the rounding occurs.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Nearest		Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Conversion Option Period TabConversion Option Period Rounding Type	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
108	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULES/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionOptionPeriodType	Indicates the type of conversion option associated with the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	OnDemand OnDemandAtInterestRateChangeDates OnDemandMonthlyScheduled		Loan (Closing or Modification tabs) Product Information ..Conversion Option Details ...Conversion Option Period Tab....Conversion Option Period Type	N/A
109	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULES/CONVERSION_OPTION_PERIOD_ADJUSTMENT_RULE	CONVERSION_OPTION_ADJUSTMENT_RULE	ConversionRateCalculationMethodDescription	Describes how interest rate changes are to be calculated when calculating a new interest rate for the option to convert an ARM loan to a fixed rate loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	FNM60DayRNYPlus0.625Percent FRE60DayRNYPlus0.375Percent		Loan (Closing or Modification tabs) Product Information ..Conversion Option Details ...Conversion Option Period TabConversion Option Rate Calculation Method Description	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
110	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceType	Specifies the type and source of index to be used to determine the interest rate at each adjustment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"		Enumerated	LIBOROneYearWSJDaily SixMonthLIBOR_WSJDaily WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Index Source Type	Index Source
111	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceOtherDescription	An enumerated field used to collect additional Index Source Type values when needed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CR	CR	IF IndexSourceType = "Other"	Not Used	Enumerated			N/A	N/A
112	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating a new interest rate on a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest Adjustment Index Lead Days Count	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
113	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<p>Definition: The related Guide Glossary term is "Lookback Period."</p> <p>Values:</p> <ul style="list-style-type: none"> Enter the number of days preceding the PerChangeRateAdjustmentEffectiveDate (<i>Interest Change Date</i>). Enter "25" if the <i>Lookback Period</i> is the <i>First Business Day</i> of the month immediately preceding the month in which the <i>Interest Change Date</i> occurs. 	Numeric 3	25 45		Loan (Closing or Modification tabs) ..Note Information ...ARM Details ...Interest and Payment Adjustment Index Lead Days Count	Index Lookback Days
114	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_ADJUSTMENT_RULE	CeilingRatePercent	The stated maximum percentage to which the interest rate can increase over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<p>Definition: The related Guide Glossary term is "<i>Lifetime Ceiling</i>."</p> <p>Values:</p> <ul style="list-style-type: none"> Enter the sum of the <i>Note Rate</i> at origination plus the <i>Life Cap</i>. For ARMs with financed permanent buydowns, calculate using the permanently bought down initial <i>Note Rate</i>. 	Percent 3.4		Loan (Closing or Modification tabs) ..Note Information ...ARM Details ...Ceiling Rate Percent	Life of Loan Max Rate (%)	
115	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FirstRateChangePaymentEffectiveDate	The due date of the payment at the first calculated interest rate change. To arrive at the actual (true) date that interest begins to accrue at the changed rate, one payment period is subtracted from the due date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<p>Definition: The related Guide Glossary term is "<i>Payment Change Date</i>."</p> <p>Values: Enter the first day of the month following each <i>Interest Change Date</i>.</p>	YYYY-MM-DD		Loan (Closing or Modification tabs) ..Note Information ...ARM Details ...First Rate Change Payment Effective Date	N/A	

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
116	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease to over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate" AND floor exists	<p>Definition: The related Guide Glossary term is "Lifetime Floor."</p> <p>Values:</p> <ul style="list-style-type: none"> ◇ If the ARM has no Lifetime Floor, do not provide this data point. Do not enter the <i>Margin</i> value. ◇ For ARMs with financed permanent buydowns, calculate using the permanently bought down initial Note Rate. 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ...ARM Details ...Floor Rate Percent	Life of Loan Floor (%)
117	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate" AND interest rate rounding exists	Format: Enter the value for interest rate rounding as "0.125."	Percent 3.4	0.125		Loan (Closing or Modification tabs) ..Note Information ...ARM Details ...Interest Rate Rounding Percent	Interest Rate Rounded (%)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
118	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CI	CR	IF LoanAmortizationType = "AdjustableRate" AND interest rate rounding specified in the Note		Enumerated	Nearest		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest Rate Rounding Type	Direction Rounded
119	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	The number of percentage points to be added to the index to arrive at the new interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	· Definition: The related Guide Glossary term is "Margin." · Format: Enter the margin to four decimal places. For example, 1% must be entered as "1.0000."	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Margin Rate Percent	Note Margin (%)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
120	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PERCENTAGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	CR	CR	IF LoanAmortizationType = "AdjustableRate"	Parent Container: Enter two instances of the INTEREST_RATE_PERCENTAGE_ADJUSTMENT_RULE container: ◇ One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps. ◇ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.	Enumerated	First Subsequent		.Loan (Closing or Modification tabs) .Note Information ..ARM Details ..First Adjustment Tab and Subsequent Adjustment Tab	XML Context (For selling system product selection--ARM Cap Structure)

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121	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate" AND decrease cap exists	<p>Definition: The related Guide Glossary terms are "Initial Cap" and "Periodic Cap."</p> <p>Values: If they exist:</p> <ul style="list-style-type: none"> ◇ Enter the <i>Initial (decrease) Cap</i> with AdjustmentRuleType = "First." ◇ Enter the <i>Periodic (decrease) Cap</i> with AdjustmentRuleType = "Subsequent." 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Maximum Decrease Rate Percent	First Rate Adjustment % Min Rate
122	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	The maximum number of percentage points by which the rate can increase from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<p>Definition: The related Guide Glossary terms are "Initial Cap" and "Periodic Cap."</p> <p>Values:</p> <ul style="list-style-type: none"> ◇ Enter the <i>Initial Cap</i> with AdjustmentRuleType = "First." ◇ Enter the <i>Periodic Cap</i> with AdjustmentRuleType = "Subsequent." 	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Maximum Increase Rate Percent	First Rate Adjustment % Max Rate Periodic Interest Rate Cap

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123	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Initial Interest Change Date." Values: <ul style="list-style-type: none"> ◇ Enter the <i>Initial Interest Change Date</i> with AdjustmentRuleType = "First." ◇ Enter the second (first periodic) <i>Interest Change Date</i> with AdjustmentRuleType = "Subsequent." 	YYYY-MM-DD			Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Rate Adjustment Effective Date	First Rate Adjustment Date (mm/dd/yyyy)
124	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_ADJUSTMENT_RULE	INTEREST_RATE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the subject loan can change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ For AdjustmentRuleType = "First," enter the number of months between the initial rate adjustment and the second rate adjustment. ◇ For AdjustmentRuleType = "Subsequent," enter the number of months between the second rate adjustment and the third rate adjustment. 	Numeric 3			Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Rate Adjustment Frequency Months Count	Selling system product selection--ARM Cap Structure

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
125	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_LIFE_TIME_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_LIFETIME_ADJUSTMENT_RULE	FirstPrincipalAndInterestPaymentChangeDate	The date of the first scheduled principal and interest payment change. This date typically occurs in an ARM transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
126	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	CR	CR	IF LoanAmortizationType = "GrowingEquityMortgage"	Not Used	Enumerated	Subsequent		.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
127	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/LOANS/LOANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumPrincipalAndInterestPaymentDecreasePercent	The maximum number of percentage points by which the principal and interest payment can decrease from the previous principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Maximum Principal And Interest Payment Decrease Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
128	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/LOANS/LOANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumPrincipalAndInterestPaymentIncreasePercent	The maximum number of percentage points by which the principal and interest payment can increase from the previous principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Maximum Principal And Interest Payment Increase Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
129	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentEffectiveDate	The payment due date when the principal and interest payment Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another per change rule with a later date is present on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			.Loan (Closing or Modification tabs) .Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Principal And Interest Payment Adjustment Effective Date	N/A

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130	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentFrequencyMonthsCount	The number of months between payment adjustments, if the payment on the subject loan can change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Principal And Interest Payment Adjustment Frequency Months Count	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
131	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/DEAL_SETS/LOANS/LOANS/LOANS/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentPercent	The number of percentage points by which the principal and interest payment adjusts.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF LoanAmortizationType = "GrowingEquityMortgage"	Not Used	Percent 3.4			.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment TabPer Change Principal And Interest Payment Adjustment Percent	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
132	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PERIODIC_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PERIODIC_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PERIODIC_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	First Subsequent		.Loan (Closing or Modification tabs) .Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
133	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PERIODIC_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PERIODIC_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT_RULE	PrincipalAndInterestRecastMonthsCount	The frequency, expressed as a number of months, that defines when a payment recalculation occurs for a negatively amortized loan. The recast occurs in order for the loan to become fully amortizing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ...ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Principal And Interest Recast Months Count	N/A
134	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/AFFORDABLE_LENDING	AFFORDABLE_LENDING	HUDMedianIncomeAmount	HUD's estimated median family incomes to determine borrower eligibility for all applications related to affordable lending products.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Additional Underwriting Details ...HUD Median Income Amount	N/A

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135	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationMaximumTermMonthsCount	The maximum number of months over which an extendable mortgage may be amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CI	O	N/A	Not Used	Numeric 3			Loan (Closing or Modification tabs) .Product Information ...Loan Amortization Maximum Term Months Count	N/A
136	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodCount	The number of periods (as defined by the Loan Amortization Period Type) over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans		Numeric 3			Loan (Closing or Modification tabs) .Product Information ...Loan Amortization Period Count	N/A
137	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodType	The duration of time used to define the period over which the loan is amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Month		Loan (Closing or Modification tabs) .Product Information ...Loan Amortization Period Type	N/A

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138	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ Enter "AdjustableRate" for an ARM. ◇ Enter "Fixed" for fixed-rate and <i>Balloon/Reset Mortgages</i> . ◇ Enter "RateImprovementMortgage" for <i>Affordable Merit Rate Mortgages</i> .	Enumerated	AdjustableRate Fixed RateImprovementMortgage	IF the delivered Mortgage is not converted, required to save the file in the selling system	Loan (Closing or Modification tabs) .Product Information ...Loan Amortization Type	ARM or Fixed Radio Button
139	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
140	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/LOANS/LOAN/ASSUMABILITY/ASSUMABILITY_RULE	ASSUMABILITY_RULE	AssumabilityBeginDate	The date the loan becomes assumable.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ...Assumability Details ...Assumability Begin Date	N/A
141	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/LOANS/LOAN/ASSUMABILITY/ASSUMABILITY_RULE	ASSUMABILITY_RULE	AssumabilityTermMonthsCount	The length of time the loan is assumable, in months.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Product Information ...Assumability Details ...Assumability Term Months Count	N/A

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142	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/ASSUMABILITY/ASSUMABILITY_RULE	ASSUMABILITY_RULE	AssumabilityType	Specifies when the loan assumption is permitted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	AssumableAfterFirstRateChangeDate AssumableForLifeOfLoan		Loan (Closing or Modification tabs) Product Information ...Assumability Details ...Assumability Type	N/A
143	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/ASSUMABILITY/ASSUMABILITY_RULE	ASSUMABILITY_RULE	AssumabilityTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Assumability Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
144	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorAmount	Buydown amount contributed by the specified Buydown Contributor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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145	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorType	Specifies the source of the buydown funds.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF the loan has a buydown feature	Values: ◇ Only one source may be supplied. Enter the value for the predominant source. ◇ Enter "Borrower" if: ▪ The Borrower is the source of the temporary buydown, ▪ There are multiple sources and none is predominant, or ▪ The source is not on the list of FRE-Supported Enumerations. ◇ Enter "Lender" for temporary buydowns funded with <i>Premium Financing</i> . ◇ Enter "Other" if the	Enumerated	Borrower Lender Other		Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Contributor Type	Loan Feature Code = "R-Premium Financing funded temporary subsidy buydown"
146	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorTypeOtherDescription	A free-form text field used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF BuydownContributorType = "Other"	Values: Enter "InterestedThirdParty" if the contributor is an Interested Party as described in the Guide.	Enumerated	InterestedThirdParty		Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Contributor Type	N/A

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147	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Change Frequency Months Count	Delivered as SCC (Investor Feature Identifier in this version)
148	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Duration Months Count	Delivered as SCC (Investor Feature Identifier in this version)
149	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Increase Rate Percent	Delivered as SCC (Investor Feature Identifier in this version)
150	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Initial Discount Percent	Delivered as SCC (Investor Feature Identifier in this version)

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151	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanAffordableIndicator = "true" AND closing costs are associated with this loan	<p>Definition: This amount does not include prepaids / escrow items.</p> <p>Values: Enter values into Sort IDs 151-155 as follows:</p> <p>1) Sort all closing cost contributions by ClosingCostFundsType (Type) and ClosingCostSourceType (Source) pairs.</p> <p>2) Sum together ClosingCostContributionAmount (Amount) values from like Type-Source pairs if applicable.</p> <p>3) After summing:</p> <p>a) If there are 4 or fewer Type-Source pairs, enter the Amount, Type and Source for each pair.</p> <p>b) If there are more than 4 pairs, use the following prioritization for the first three values:</p> <p>i) Sort the Amounts in descending order, with their associated Type and Source, for each pair having Source = "Borrower" and provide these first.</p> <p>ii) Sort the Amounts for all</p>	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount	Closing Costs (Up to 4) - Amount

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
152	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUNDS	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ClosingCostContributionAmount ≥ "1"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term for "PremiumFunds" is "Premium Financing." Values: <ul style="list-style-type: none"> ◇ See Notes under Sort ID 151 for instructions on how to provide enumerations. ◇ Enter "Other" if secondary financing was used for closing costs or there are more than 4 Amount-Type-Source combinations. 	Enumerated	BridgeLoan CashOnHand CheckingSavings Contribution CreditCard GiftFunds Grant Other PremiumFunds SecuredLoan SweatEquity UnsecuredBorrowedFunds		Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type	• Closing Cost Source • SCC = "547"
153	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUNDS	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ClosingCostFundsType = "Other"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ See Notes under Sort ID 151 for instructions on how to provide enumerations. ◇ Enter "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" as applicable if secondary financing was used for closing costs. 	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type	Closing Cost Source

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
154	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSource	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ClosingCostContributionAmount ≥ "1"	Values: ◇ See Notes under Sort ID 151 for instructions on how to provide enumerations. ◇ Enter "Other" if the closing costs were provided by an FHLB Affordable Housing Program or USDA Rural Housing, or if there are more than 4 Amount-Type-Source combinations.	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification tabs) ..Origination ..Information ..Funds Needed To Close Details ...Closing Cost Source Type	• Closing Cost Source • SCC = "547"
155	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF ClosingCostSourceType = "Other"	Values: See Notes under Sort ID 151 for instructions on how to provide enumerations.	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification tabs) ..Origination ..Information ..Funds Needed To Close Details ...Closing Cost Source Type	Closing Cost Source
156	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/INFORMATION_DETAIL	CLOSING_INFORMATION_DETAIL	DisbursementDate	The date the loan funds are disbursed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ..Note Details ...Disbursement Date	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
157	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF Mortgage is delivered through the Servicing Released Sales Process AND other funds are collected at closing	<p>Definition: This data point captures the total amount of buydown, prepaids, or escrow item funds collected.</p> <p>Values: For Mortgages sold through the Servicing Released Sales Process, when OtherFundsCollectedAtClosingType equals:</p> <ul style="list-style-type: none"> ◊ "EscrowFunds", enter the total amount of any Escrow funds collected at closing ◊ "AdvancedPITI", enter the total principal portion of any advanced installment collected at closing ◊ "PrincipalCurtailment", enter the total amount of any curtailment collected at closing ◊ "Other" and OtherFundsCollectedAtClosingTypeOtherDescription = "Buydown", enter the amount provided to subsidize the Borrower's interest rate on the 	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Amount	Other Funds Collected (\$)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
158	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF OtherFundsCollectedAtClosingAmount >= "1"	Values: For Mortgages sold through the Servicing Released Sales Process: ◇ Enter "AdvancedPITIPayment" if any advanced prepaid principal installments for the Mortgage were made at closing. ◇ Enter "EscrowFunds" if an escrow account was established for the Mortgage at closing. ◇ Enter "Other" if there is a temporary subsidy buydown balance on the Mortgage at closing. ◇ Enter "PrincipalCurtailment" if any curtailments of the Mortgage were made at closing.	Enumerated	AdvancedPITIPayment EscrowFunds Other PrincipalCurtailment		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type	Other Funds Collected
159	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF OtherFundsCollectedAtClosingType = "Other"		Enumerated	Buydown		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type	Other Funds Collected / Buydown

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
160	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/CLOSING_INFORMATION/INTERIM_INTERESTS/INTERIM_INTEREST	INTERIM_INTEREST	InterimInterestPaidFromDate	The first day that interim or prepaid interest will be charged for the loan. Used as the beginning date in calculating the total number of days of interim or prepaid interest due.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
161	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/CLOSING_INFORMATION/INTERIM_INTERESTS/INTERIM_INTEREST	INTERIM_INTEREST	InterimInterestPaidThroughDate	The final day that interim or prepaid interest will be charged for the loan. Used as the ending date in calculating the total number of days of interim or prepaid interest due.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
162	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionLoanType	Specifies the specific type of construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF ConstructionLoanIndicator = "true"		Enumerated	ConstructionToPermanent		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction Loan Type	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
163	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF ConstructionLoanType = "ConstructionToPermanent"	<ul style="list-style-type: none"> Definition: This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. Values: <ul style="list-style-type: none"> ◇ "AutomaticConversion" for <i>Mortgages</i> with <i>Integrated Documentation</i> as described in Guide Section K33.4(b). ◇ Enter "Modification Agreement" for <i>Mortgages</i> with <i>Modification Documentation</i> as described in Guide Section K33.4(b). ◇ Enter "NewNote" for <i>Mortgages</i> with <i>Separate Documentation</i> as described in Guide Section K33.4(b). 	Enumerated	AutomaticConversion ModificationAgreement NewNote		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Feature Type	Ref Code = "0013-Construction Conversion or Renovation Mortgages using modification documentation"
164	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction To Permanent Closing Feature Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
165	MESSAGE/DEAL_SETS/DEALSET/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF ConstructionLoanType = "ConstructionToPermanent"	<ul style="list-style-type: none"> Definition: This data point is applicable to Construction Conversion and Renovation Mortgages only. Values: <ul style="list-style-type: none"> ◇ Enter "OneClosing" for <i>Mortgages</i> with <i>Integrated Documentation</i> as described in Guide Section K33.4(b). ◇ Enter "Two Closing" for <i>Mortgages</i> with <i>Separate Documentation or Modification Documentation</i> as described in Guide Section K33.4(b). 	Enumerated	OneClosing TwoClosing		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Type	Ref Code = "0013-Construction Conversion or Renovation Mortgages using integrated documentation"
166	MESSAGE/DEAL_SETS/DEALSET/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction To Permanent Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
167	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentFirstPaymentDueDate	The due date of the first payment of the permanent mortgage phase of a construction to permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF ConstructionLoanType = "ConstructionToPermanent"	<p>Definition: ◇ This data point is applicable to <i>Construction Conversion and Renovation Mortgages</i> only. ◇ The related Guide Glossary term is "Effective Date of Permanent Financing." Values: ◇ Enter the <i>Due Date</i> of the first P&I payment of the <i>Permanent Financing for Mortgages with Integrated Documentation</i>, as described in Guide Section K33.4(b). ◇ Enter the <i>Due Date</i> of the first P&I payment of the <i>Note</i> for the <i>Permanent Financing for Mortgages with Separate Documentation</i>, as described in Guide Section K33.4(b). ◇ Enter the <i>Due Date</i> of the first P&I payment after the date of the <i>Modification Agreement</i>, or if a new <i>Note</i> is used, the <i>Due Date</i> of the first P&I payment under the</p>	YYYY-MM-DD			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent First Payment Due Date	Modification / Conv Date (mm/dd/yyyy)
168	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/CONSTRUCTION	CONSTRUCTION	LandOriginalCostAmount	The original cost of acquiring the land on which the home will be built. This is used for purchase, construction, and refinance loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 9			N/A	N/A

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169	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENTATIONS/DOCUMENTATION	DOCUMENTATION	AssetDocumentationLevelIdentifier	Identifies the extent or level of the asset documentation being collected to process and underwrite the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
170	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENTATIONS/DOCUMENTATION	DOCUMENTATION	EmploymentDocumentationLevelIdentifier	Identifies the extent or level of the employment documentation being collected to process and underwrite the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
171	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENTATIONS/DOCUMENTATION	DOCUMENTATION	IncomeDocumentationLevelIdentifier	Identifies the extent or level of the income documentation being collected to process and underwrite the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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172	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SETS/DEAL_SETS/LOANS/LOAN/DOWN_PAYMENTNTS/DOWN_PAYMENTNT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanAffordableIndicator = "true" AND LoanPurposeType = "Purchase"	<p>Definition: Do not reference the URLA for the down payment amount. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). This amount does not include prepaids / escrow items.</p> <p>Values: Enter values into Sort IDs 172-176 as follows:</p> <p>1) Sort all down payment amounts by DownPaymentType (Type) and DownPaymentSourceType (Source) pairs.</p> <p>2) Sum together DownPaymentAmount (Amount) values from like Type-Source pairs if applicable.</p> <p>3) After summing:</p> <p>a) If there are 4 or fewer Type-Source pairs, enter the Amount, Type and Source for each pair.</p> <p>b) If there are more than 4 pairs, use the following</p>	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Amount	Down Payment(s) / Amount
173	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SETS/DEAL_SETS/LOANS/LOAN/DOWN_PAYMENTNTS/DOWN_PAYMENTNT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF DownPaymentAmount ≥ "1"	<p>Values:</p> <ul style="list-style-type: none"> ◊ See Notes under Sort ID 172 for instructions on how to provide enumerations. ◊ Enter "Other" if the down payment was provided by an FHLB Affordable Housing Program or USDA Rural Housing, or if there are more than 4 Amount-Type-Source combinations. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency Other Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type	<p>• Down Payment(s) / Amount</p> <p>• SCC = "547"</p>

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174	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/DOWN_PAYMENT/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF DownPaymentSourceType = "Other"	Values: <ul style="list-style-type: none"> See Notes under Sort ID 172 for instructions on how to provide enumerations. Enter "FHLBAffordableHousingProgram" or "USDARuralHousing" as applicable. 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type	Down Payment(s) / Amount
175	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/DOWN_PAYMENT/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction. This may be collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF DownPaymentAmount ≥ "1"	Definition: Disregard last sentence. Values: <ul style="list-style-type: none"> See Notes under Sort ID 172 for instructions on how to provide enumerations. Enter "Other" secondary financing was used for any down payment or if there are more than 4 Amount-Type-Source combinations. 	Enumerated	BridgeLoan CashOnHand CheckingSavings GiftFunds OtherTypeOfDownPayment SecuredBorrowedFunds SweatEquity UnsecuredBorrowedFunds		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Type	Down Payment(s) / Amount • SCC = "547"
176	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/DOWN_PAYMENT/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF DownPaymentType = "OtherTypeOfDownPayment"	Values: See Notes under Sort ID 172 for instructions on how to provide enumerations.	Enumerated	AggregatedRemainingTypes SecondaryFinancing ClosedEnd SecondaryFinancing HELOC		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Type	Down Payment(s) / Amount
177	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/DRAW/DRAW_RULE	DRAW_RULE	LoanDrawMaximumTermMonthsCount	The maximum number of months to which the draw term can be extended.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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178	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DRAW_RULE	DRAW_RULE	LoanDrawTermMonthsCount	The total number of months during which draws are allowed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
179	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1CashToOrFromBorrowerIndicator	When True, indicates that cash is due to the borrower. When False, indicates that cash is due from the borrower. This field is for use as required on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
180	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1CashToOrFromSellerIndicator	When True, indicates that cash is due to the seller. When False, indicates that cash is due from the seller. This field is for use as required on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
181	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1ConventionalInsuredIndicator	When True, this field is used to indicate, as required on the HUD-1, that the loan transaction is a conventional loan with Mortgage Insurance required.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
182	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1FileNumberIdentifier	The File Number listed on the HUD-1 Section B, item number 6.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	String 30			N/A	N/A
183	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_DETAIL	HUD1_DETAIL	HUD1SettlementDate	The date specified as the Settlement Date on the HUD-1. This field contains the one date of multiple dates associated with the loan transaction (e.g., Disbursement Date, Closing Date, Recording Date) that is identified as the Settlement Date as required on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
184	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItemAmount	The dollar amount for the specified HUD-1 line item.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
185	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItemDescription	The description of the specified HUD-1 line item.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	String 50			N/A	N/A

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186	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItemFromDate	Items that require adjustments for a time period require the listing of the period in which they were paid. This is the start date of the payment adjustment as reflected on the description line on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
187	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL_SETS/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItemPaidByType	The party responsible for payment of the specified HUD-1 line item.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Buyer LenderPremium Seller		N/A	N/A

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188	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1LineItemToDate	Items that require adjustments for a time period require the listing of the period in which they were paid. This is the end date of the payment adjustment as reflected on the description line on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
189	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_LINE_ITEMS/HUD1_LINE_ITEM	HUD1_LINE_ITEM	HUD1SpecifiedHUDLineNumberValue	The specified Line Item Number on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 10			N/A	N/A

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190	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_SUMMARY	HUD1_SUMMARY	CashFromBorrowerAtClosingAmount	The cash required from the borrower as reflected on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
191	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_SUMMARY	HUD1_SUMMARY	CashFromSellerAtClosingAmount	The cash required from the seller as reflected on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
192	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_SUMMARY	HUD1_SUMMARY	CashToBorrowerAtClosingAmount	The cash received by the borrower as reflected on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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193	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/HUD1/HUD1_SUMMARY	HUD1_SUMMARY	CashToSellerAtClosingAmount	The cash received by the seller as reflected on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
194	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower. Collected on the URLA in Section VII, line h.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
195	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF LoanPurposeType = "Purchase" AND LienPriorityType = "FirstLien"	Values: ◇ For purchase transaction <i>Mortgages</i> , enter the purchase price of the property, net of any adjustments made for sales concessions. ◇ For energy conservation <i>Mortgages</i> , if considered when setting the terms of the <i>Mortgage</i> , enter the price paid for the <i>Mortgaged Premises</i> plus the actual cost of the energy	Numeric 9			Loan (Closing or Modification tabs) .Underwriting / Credit Information ...Loan Details ...Purchase Price Amount	Purchase/Sales Price (\$)

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196	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_TOTAL	URLA_TOTAL	URLATotalREOLienUPBAmount	The total of the unpaid principal balance of all liens against all real estate owned reported on an instance of the URLA. Collected on the URLA in Section VI, Assets and Liabilities (cont.). Amount of Mortgages and Liens Total.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
197	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	FHAUpfrontMIPremiumPercent	The percentage of upfront MIP, used for FHA loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
198	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActType	Identifies the section of the National Housing Act that defines underwriting guidelines for VA or FHA loan evaluations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF MortgageType = "FHA" OR "USDARuralHousing" OR "Other"	<ul style="list-style-type: none"> • Definition: VA programs are not covered under the National Housing Act. • Values: <ul style="list-style-type: none"> ◊ Enter "234C" for condominiums and "203B" for all other <i>Mortgages</i> with MortgageType = "FHA." ◊ Enter "502" with MortgageType = "USDARuralHousing." ◊ Enter "184" or "8" with MortgageType = "Other" and MortgageTypeOtherDescription = "PublicAndIndianHousing." 	Enumerated 203B 234C 184 502 8		Loan (Closing or Modification tabs) .Product Information ...Section of Act Type	<ul style="list-style-type: none"> • Loan Feature Code = "F-FHA Loan", "H-Guaranteed Rural Housing," "N-Native American Mortgage" • SCC = "128", "130", "218" 	

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199	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Section of Act Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
200	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCTeaserTermEndDate	The date when the discounted interest rate is no longer used and the interest rate is determined using the index and margin.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
201	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/HELOC/HELOC_RULE	HELOC_RULE	HELOCMaximumAPRPercent	The maximum annual percentage rate (APR) that can be charged in association with the HELOC loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
202	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/HELOC/HELOC_RULE	HELOC_RULE	HELOCMaximumBalanceAmount	The maximum dollar amount of credit available to the borrower on a home equity line of credit (HELOC), regardless of whether the borrower has accessed the amount.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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203	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/HELOC_RULE	HELOC_RULE	HELOCRepayPeriodMonthsCount	The term in months by which full payment of the HELOC loan balance must be made.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
204	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/HELOC_RULE	HELOC_RULE	HELOCTeaserMarginRatePercent	The margin rate, expressed as a percent, stated on the line of credit with a variable introductory (teaser) rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
205	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/HELOC_RULE	HELOC_RULE	HELOCTeaserRateType	The type of introductory (teaser) rate on a line of credit.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Adjustable Fixed		N/A	N/A
206	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/HELOC_RULE	HELOC_RULE	HELOCTeaserTermMonthsCount	The number of months the discounted interest rate is used to determine the payment amount.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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207	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALS/OANS/LOANS/HMDA_LOAN	HMDA_LOAN	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan is to be reported as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	FRE Conditionality: Required even if Seller is not covered by HMDA.	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information Details ...HMDA HOEPA Loan Status Indicator	Is this mortgage subject to the high cost provisions of HOEPA? Y / N
208	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALS/OANS/LOANS/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◇ Enter the spread between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Freddie Mac will not accept any value that is less than 1.5%. ◇ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a Seller should deliver to Freddie Mac the same rate spread reported under HMDA. 	Percent 3.4			Loan (Closing or Modification tabs) .Origination Information Details ...HMDA Rate Spread Percent	Rate Spread: (%)

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209	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestAccrualType	Describes the formula used to calculate interest accrued since the previous payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Enumerated	DailyInterestAccrual		Loan (Closing or Modification tabs) .Product Information ..Daily Simple Interest (If Applicable) ...Interest Accrual Type	N/A
210	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisDaysInYearCountType	The number of days in a year to be used for a loan's interest calculation. Commonly used for daily simple interest and other loans for which interest due is calculated monthly.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Enumerated	365Or366		Loan (Closing or Modification tabs) .Product Information ..Daily Simple Interest (If Applicable) ...Interest Calculation Basis Days In Year Count Type	N/A

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211	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisType	Defines the loan balance upon which the interest is calculated.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Enumerated	EndOfPeriod		Loan (Closing or Modification tabs) .Product Information .Daily Simple Interest (If Applicable) ...Interest Calculation Basis Type	N/A
212	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Basis Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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213	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationEffectiveMonthsCount	The number of months that the individual occurrence of this INTEREST_CALCULATION_RULE is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CI	O	N/A	Not Used	Numeric 3			N/A	N/A
214	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationPeriodType	Describes the length of the interest accrual period.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Day Month		Loan (Closing or Modification tabs) .Product Information ...Product Details ...Interest Calculation Period Type	Selling system product selection

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217	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	LoanInterestAccrualStartDate	The date that interest begins to accrue for a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple"		YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Daily Simple Interest (If Applicable) ...Loan Interest Accrual Start Date	N/A
218	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CI	O	N/A	Not Used	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Interest Only Details ...Interest Only End Date	N/A
219	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyMonthlyPaymentAmount	The amount of a monthly payment when the borrower is only paying the interest.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Closing or Modification tabs) .Product Information ..Interest Only Details ...Interest Only Monthly Payment Amount	Original P&I Payment (\$)
220	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyTermMonthsCount	Then number of months the loan remains interest only.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Interest Only Details ...Interest Only Term Months Count	N/A

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221	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF RelatedLoanInvestorType = "FRE"	<ul style="list-style-type: none"> • Values: This is the 9-digit Freddie Mac-supplied number assigned to the original Mortgage by the Seller when the Mortgage was initially sold to Freddie Mac. • Format: Values may not exceed 9 characters. 	String 30			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier	Associated FM Loan #
222	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF applies	<ul style="list-style-type: none"> • Values: <ul style="list-style-type: none"> ◊ Enter "FRE" for <i>Freddie Mac-Owned Converted Mortgages</i>, <i>Relief Refinance Mortgages - Same Servicer</i>, and <i>Relief Refinance Mortgages - Open Access</i>. ◊ Enter "Seller" for <i>Seller-Owned Modified Mortgages</i> and <i>Seller-Owned Converted Mortgages</i>. 	Enumerated	FRE Seller		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier	<ul style="list-style-type: none"> • Ref Code = "0003-Seller-Owned Modified Mortgage", "0004-Freddie-Mac Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage", "0007-Freddie-Mac Owned Streamlined Refinance Mortgage" • SCC = "H06", "H08"
223	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Related Loan investor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Streamlined Loan Details ...Related Loan Investor Type	N/A

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224	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ApplicationReceivedDate	The date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the truth-in-lending disclosure.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter the date on which receipt of the <i>Borrower's</i> financial information first triggers the federal Truth-in-Lending disclosure requirements to the <i>Borrower</i> in connection with the <i>Mortgage</i> .	YYYY-MM-DD			Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Application Received Date	N/A
225	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is assumable as of the <i>Note Date</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Assumability Details ...Assumability Indicator	Selling system product selection
226	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Balloon/Reset Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Balloon Indicator	N/A
227	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BorrowerCount	The number of borrowers obligated on the note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: <ul style="list-style-type: none"> ◇ Enter the total number of <i>Borrowers</i> on the <i>Note</i> (can be more than five). ◇ Enter "1" for Native American tribe or tribal organization <i>Borrowers</i>; do not provide information about secondary <i>Borrower(s)</i>. 	Numeric 2			Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Borrower Count	Number of Borrowers

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228	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has a temporary subsidy buydown.	Boolean	false true		Loan (Closing or Modification tabs) .Note Information ..Temporary Buydown Details ...Buydown Temporary Subsidy Indicator	• Loan Feature Code = "B-Buydown Plan," "R-Premium financing funded temporary buydown," "S-Shared Equity Plan", "X-Shared Equity/Buydown Plan" • SCC = "009", "014", "206", "207"
229	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the capitalized balance was added to the unpaid principal balance (UPB) of the <i>Note</i> prior to delivery.	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Capitalized Loan Indicator	Loan Feature Code = "K-Capitalized Mortgage"
230	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ClosingCostFinancedIndicator	Indicates that some or all of the closing costs were financed into the Borrower Requested Loan Amount.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	Definition: The loan delivery data set does not include the data point referenced, "Borrower Requested Loan Amount." For Future Use	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Closing Cost Financed Indicator	N/A
231	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Construction Conversion</i> or <i>Renovation Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction Loan Indicator	Ref Code = "0013-Construction Conversion or Renovation Mortgages using Integrated or Modified documentation"

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232	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has, or ever had, a conversion option.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Conversion Option Details ...Convertible Indicator	• Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" • Selling system product selection
233	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Closing or Modification tabs) ..Note Information ...eNote Indicator	N/A
234	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	EscrowIndicator	Indicates whether or not escrows are associated with this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless there is an Escrow associated with the <i>Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) .Origination Information ..Origination Details ...Escrow Indicator	Mortgage has monthly Escrow amount
235	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Subject Loan as a HELOC Details ...HELOC Indicator	N/A
236	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is " <i>Initial Period</i> ."	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Initial Fixed Period Effective Months Count	Selling system product selection

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237	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter "false".	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Interest Only Details ...Interest Only Indicator	Selling system product selection
238	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter "false" unless the Mortgage is a <i>Home Possible Mortgage</i> or identified as an affordable <i>Mortgage</i> in <i>Seller's</i> negotiated term.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Loan Affordable Indicator	SCC = "071", "532", "547"
239	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	NegativeAmortizationIndicator	Indicates whether the loan allows negative amortization.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Negative Amortization Details ...Negative Amortization	N/A
240	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	PrepaymentPenaltyIndicator	Indicates whether the loan includes a penalty charged to the borrower in the event of prepayment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has, or ever had, a prepayment penalty provision.	Boolean	false true		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Indicator	SCC = "113"
241	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	RelocationLoanIndicator	Indicates if the loan is part of a corporate relocation program.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a fixed-rate <i>Mortgage</i> that complies with Guide Section 13.4.	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Relocation Loan Indicator	SCC = "013"

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242	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SalesConcessionAmount	The dollar amount of the value of sales concessions granted by an interested party including such items as furniture, carpeting, decorator allowances, automobiles, vacations, securities, giveaways, or other sales incentives.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
243	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a shared equity <i>Mortgage</i> that meets the requirements of Guide Section 25.5.	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Shared Equity Indicator	Loan Feature Code = "B-Buydown Plan", "S-Shared Equity Plan", "X-Shared Equity/Buydown Plan"
244	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4 unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 2			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Mortgaged Properties Count	N/A

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245	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditReferenceType	Specifies the type of credit history or type of payments used as credit history to establish acceptable credit reputation.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	NonCreditPayment		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Credit Reference Type	N/A
246	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditReferenceTypeOtherDescription	A free-form text field used to capture the Credit Reference Type if Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
247	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanLevelCreditScore Value does not exist AND [(AutomatedUnderwritingSystemType <> "LoanProspector" OR LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Servicing Released Sales Process]	Values: Enter if the Indicator Score does not exist.	Enumerated	InsufficientCreditHistory SignificantErrorsScore		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Impairment Type	Credit Score Type = "Credit score is unusable due to significant inaccurate credit information" OR "Credit score is unusable or not available due to insufficient credit information"

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248	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Credit Score Impairment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
249	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanLevelCreditScore Value exists	Values: Enter if the <i>Indicator Score</i> exists.	Enumerated	AverageThenAverage MiddleOrLowerThe nAverage MiddleOrLowerThe nLowest Other		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	Credit Score Type = "Middle/lower then lowest method" OR "Middle/lower then average method" OR "Average/average method"
250	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF LoanLevelCreditScore SelectionMethodType = "Other"		Enumerated	SellerSpecific		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	Credit Score Type - Seller Specific

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251	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CI	CR	IF CreditScoreImpairmentType does not exist AND [(AutomatedUnderwritingSystemType <> "LoanProspector" OR LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through the Servicing Released Sales Process]	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Indicator Score." Values: Enter if the Indicator Score exists. 	Numeric 4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Value	Credit Score Value
252	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter value for NoteDate (Sort ID 320) for non-modified loan deliveries ◇ Enter value for LoanModificationEffectiveDate for modified loan deliveries 	YYYY-MM-DD			N/A	N/A XML Context
253	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false"). ◇ Enter "AtModification" if the loan is a modification (MortgageModificationIndicator = "true"). 	Enumerated	AtClosing AtModification	Required to save the file in the selling system.	Loan (Closing or Modification tabs)	N/A XML Context
254	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed mortgage insurance premium by the value of the subject property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	<ul style="list-style-type: none"> Values: If there is no financed mortgage insurance, BaseLTVRatioPercent equals LTVRatioPercent. See Guide Section 27.1.1(a). 	Percent 3.4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Delivered LTV Values ...Base LTV Ratio Percent	SCC = 681-695

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255	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: ◇ Unless otherwise permitted in the Seller's <i>Purchase Documents</i> , calculate LTVRatioPercent by using the original UPB amount (including MIPremiumFinancedAmount, if applicable) and the value, as determined in Guide Section 23.1. ◇ For energy conservation <i>Mortgages</i> , the value used to calculate LTV is the lesser of the purchase price including the actual cost of the energy improvements, or the "as completed" appraised value. ◇ For financed permanent buydown <i>Mortgages</i> , calculate using the <i>Mortgage</i> amount that includes the financed discount points. ◇ For <i>Super Conforming Mortgages</i> , calculate using the lower of the appraised value, field review value, or sales price.	Percent 3.4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ...Delivered LTV Values ...LTV Ratio Percent	N/A

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256	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ For <i>Balloon/Reset Mortgages</i> , enter the <i>Balloon Maturity Date</i> . ◇ For <i>Mortgages</i> with capitalized balances, enter the actual recomputed maturity date based on the actual principal and interest payment currently applicable. ◇ For <i>Mortgages</i> with principal curtailments, enter the date of the final monthly P&I payment as indicated on the <i>Note</i> , disregarding the effect of any curtailment.	YYYY-MM-DD			Loan (Closing or Modification tabs) .Note Information ...Note Details ...Loan Maturity Date	Maturity Date
257	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: ◇ Enter "60" for 5-Year <i>Balloon/Reset Mortgages</i> . ◇ Enter "84" for 7-Year <i>Balloon/Reset Mortgages</i> .	Numeric 3			Loan (Closing or Modification tabs) .Note Information ...Note Details ...Loan Maturity Period Count	N/A
258	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	R	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Month		Loan (Closing or Modification tabs) .Note Information ...Note Details ...Loan Maturity Period Type	N/A

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259	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MODIFICATION/Modification	MODIFICATION	LoanModificationEffectiveDate	The date on which the change in the terms of the Note go into effect.	SubjectLoan	AtModification	N/A	FRE Legacy	CR	CR	IF MortgageModificationIndicator = "true"	Values: ◇ Enter the effective date of the modification agreement for <i>Seller-Owned Modified Mortgages</i> . ◇ Enter the date on which the <i>Construction Conversion</i> or <i>Renovation Modification Agreement</i> was effective. (The related Guide Glossary term is " <i>Effective Date of Permanent Financing</i> .")	YYYY-MM-DD		IF the condition is met, required to save the file in the selling system	Loan (Modification Tab) .Modification Information ..Modification Details ...Loan Modification Effective Date	Modification* / Conv Date (mm/dd/yyyy)
260	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MODIFICATION/Modification	MODIFICATION	LoanModificationEventTypes	Specifies an action that has already taken place that has modified the loan terms (i.e., interest rate, principal balance, and or payment).	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Capitalization ChangeOfPaymentFrequency ConstructionToPermanentFinancing		Loan (Modification Tab) .Modification Information ..Modification Details ...Loan Modification Event Type	N/A
261	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MODIFICATION/Modification	MODIFICATION	LoanModificationEventTypesOtherDescription	A free-form text field used to collect additional information when Other is selected for Loan Modification Event Type.	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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262	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MODIFICATION/MODIFICATION	MODIFICATION	PreModificationInterestRatePercent	The interest rate of the modified loan prior to the modification taking place.	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
263	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MODIFICATION/MODIFICATION	MODIFICATION	PreModificationPrincipalAndInterestPaymentAmount	The principal and interest payment amount of the modified loan prior to the modification taking place.	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
264	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MODIFICATION/MODIFICATION	MODIFICATION	PreModificationUPBAmount	The unpaid principal balance amount of the modified loan prior to the modification taking place.	SubjectLoan	AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
265	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/NEGATIVE_AMORTIZATION/NEGATIVE_AMORTIZATION_RULE	NEGATIVE_AMORTIZATION_RULE	NegativeAmortizationLimitPercent	The maximum percentage of the original principal balance allowed for negative amortization.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ...Negative Amortization Details ...Negative Amortization Limit Percent	N/A

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266	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/OPTIONAL_PRODUCTS/OPTIONAL_PRODUCT	OPTIONAL_PRODUCT	OptionalProductPlanType	The type of product purchased by the borrower from a third party, where the servicer collects funds from the borrower, normally included with the periodic mortgage payment, and remits funds to the third party.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	DebtCancellationInsurance		Loan (Closing or Modification tabs) .Product Information ...Optional Product Plan Type	N/A
267	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/OPTIONAL_PRODUCTS/OPTIONAL_PRODUCT	OPTIONAL_PRODUCT	OptionalProductPlanTypeOtherDescription	A free-form text field to describe an optional product that is not one of the enumerated type values.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
268	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ For <i>Home Possible® Mortgages with Mortgage Credit Certificates</i> , enter the actual monthly principal, interest, taxes and insurance (PITI) payment, not the subsidized amount. ◇ For subsidy buydown <i>Mortgages</i> , enter the monthly payment shown on the <i>Note</i> (without reference to the temporary subsidy buydown). ◇ For financed	Amount 9.2			Loan (Closing or Modification tabs) .Note Information ...Initial Principal and Interest Payment Amount	Original P&I Payment (\$)

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269	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentBillingStatementLeadDaysCount	The number of days between the billing statement date and the payment due date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Daily Simple Interest (If Applicable) ...Payment Billing Statement Lead Days Count	N/A
270	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "Monthly" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Monthly		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Payment Frequency Type	Selling system product selection
271	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyTypeOtherDescription	A free-form text field used to capture the payment frequency type if Other is selected as the payment frequency.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
272	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ For ARMS, may be the first day of the month. ◇ For Mortgages with capitalized balances, enter the value of LastPaidInstallmentDueDate.	YYYY-MM-DD			Loan (Closing or Modification tabs) .Note Information ..Note Details ...Scheduled First Payment Date	Original P&I Payment Date

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273	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/PAYMENT/SKIP_PAYMENT	SKIP_PAYMENT	SkipPaymentInitialRestrictionTermMonthsCount	The number of months from origination during which the skip payment feature may not be exercised.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
274	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PERCENTAGE_CHANGE_RULES/REPAYMENT_PENALTY_PERCENTAGE_CHANGE_RULE	PREPAYMENT_PENALTY_PERCENTAGE_CHANGE_RULE	PrepaymentPenaltyAssessmentType	The method for calculating the prepayment penalty for the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	FixedAmount PercentageOfPrincipalBalance		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Assessment Type	N/A

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275	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/PREPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyAssessmentTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Prepayment Penalty Assessment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
276	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/PREPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyCalculationBalanceType	The balance used to calculate the amount of the prepayment Penalty.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	OriginalBalance		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Calculation Balance Type	N/A

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277	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/PREPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyCalculationBalanceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Prepayment Penalty Calculation Balance Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
278	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/PREPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyCurtailmentPercent	The percent of the curtailments as compared to the loan balance which triggers the prepayment penalty.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) Product Information ..Prepayment Penalty Details ...Prepayment Penalty Curtailment Percent	N/A

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279	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyEffectiveDate	The date that the prepayment penalty becomes effective.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Effective Date	N/A
280	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyFixedAmount	A fixed amount to be charged as a prepayment penalty.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Fixed Amount	N/A

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281	MESSAGE/DEAL_SETS/DEALSET/DEAL/LOANS/LOAN/PREPAYMENT_PENALTY_PERCENT_CHANGE_RULE	PREPAYMENT_PENALTY_PERCENT_CHANGE_RULE	PrepaymentPenaltyOptionType	Characteristic of prepayment penalty that indicates under what transaction type the penalty may be applied (hard/soft).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Hard Soft		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Option Type	N/A
282	MESSAGE/DEAL_SETS/DEALSET/DEAL/LOANS/LOAN/PREPAYMENT_PENALTY_PERCENT_CHANGE_RULE	PREPAYMENT_PENALTY_PERCENT_CHANGE_RULE	PrepaymentPenaltyPercent	The percentage of the appropriate balance to be charged as a penalty at time of prepayment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Percent	N/A

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283	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyPeriodCount	The number of time periods, as defined by Prepayment Penalty Period Type, when the prepayment penalty applies.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Period Count	N/A
284	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyPeriodType	The unit of time used for defining the duration of the prepayment penalty period (e.g., day, month).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Month		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Period Type	N/A

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285	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyType	Identifies the type of early principal repayment eligible for a penalty charge.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	PrincipalCurtailment Refinance		Loan (Closing or Modification tabs) .Product Information ..Prepayment Penalty Details ...Prepayment Penalty Type	N/A
286	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/PREPAYMENT_PENALTY/REPAYMENT_PENALTY_PER_CHANGE_RULES/REPAYMENT_PENALTY_PER_CHANGE_RULE	PREPAYMENT_PENALTY_PER_CHANGE_RULE	PrepaymentPenaltyTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Prepayment Penalty Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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287	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Borrower Reserves Monthly	N/A
288	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	HousingExpenseRatioPercent	The ratio of the proposed housing expenses to the qualifying income of the borrowers (front-end ratio).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Housing Expense Ratio Percent	N/A
289	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalDebtExpenseRatioPercent	The ratio of all debt payments of the borrowers, including proposed housing expenses, to the qualifying income of the borrowers (back-end ratio).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Debt Expense Ratio	N/A
290	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ Enter the monthly debt payment as defined in Guide Section 37.16. ◇ For subsidy buydown <i>Mortgages</i> , enter the monthly debt payment calculated using the monthly housing expense determined using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the <i>Seller</i> delivers the <i>Mortgage</i> . ◇ For <i>Mortgages</i> for which <i>Borrower</i> uses	Numeric 9			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Liabilities Monthly Payment Amount	Monthly Debt Payment (include Monthly Housing Expense) (\$)

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291	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter the aggregate of the stable monthly income as defined in Guide Section 37.13 for each qualified <i>Borrower</i> .	Numeric 9			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Income Amount	Monthly Income (\$)
292	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ Enter the sum of the monthly charges on the <i>Borrowers' Primary Residences</i> as described in Guide Section 37.15 for each <i>Borrower</i> . ◇ For <i>subsidy buydown Mortgages</i> , calculate using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the <i>Seller</i> delivers the <i>Mortgage</i> . ◇ For financed permanent buydown <i>Mortgages</i> , calculate using the initial P&I payment amount at the permanently bought down <i>Note Rate</i> .	Numeric 9			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Proposed Housing Expense Amount	Monthly Housing Expense (\$)
293	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Amount	N/A

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294	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutDeterminationType	Specifies how the lender has classified a refinanced loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CR	CR	IF LoanPurposeType = "Refinance"	Values: ◇ Enter "CashOut" for special purpose cash-out refinance <i>Mortgages</i> when cash was used to buy out the equity of a co-owner. ◇ Enter "NoCashOut" for FRE-Owned "no cash-out" refinance <i>Mortgages</i> with expanded LTV/TLTV/HTLTV ratios.	Enumerated	CashOut NoCashOut		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Determination Type	SCC = "003", "007", "203"
295	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/REFINANCE	REFINANCE	RefinancePrimaryPurposeType	Specifies the primary purpose of the refinance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Cash DebtConsolidation HomeImprovement SpecialPurpose PayoffLeaseholdInterest EquityBuyout		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Refinance Primary Purpose Type	N/A
296	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/REFINANCE	REFINANCE	RefinancePrimaryPurposeTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Refinance Primary Purpose Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
297	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/REFINANCE	REFINANCE	TotalPriorLienPrepaymentPenaltyAmount	The total dollar amount of the prepayment penalty that is incurred for all liens being paid off as a result of the refinance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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298	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/RESPA_FEE_DETAIL	RESPA_FEE_DETAIL	RESPAFeeType	Specifies the general names (type) of fees associated with the Good Faith Estimate/HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	<i>Enumerations Removed</i>		N/A	N/A
299	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/RESPA_FEE_DETAIL	RESPA_FEE_DETAIL	RESPAFeeTypeOtherDescription	A free-form test field to capture the description of other fee from RESPA Fee Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
300	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/RESPA_FEE_PAYMENT/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentAmount	The dollar amount for RESPA Fee Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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301	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/PAYMENTS/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentCollectedByType	Party collecting fee.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Broker Investor Lender		N/A	N/A
302	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/PAYMENTS/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentIncludedInAPRIndicator	Indicates fee is to be included in APR calculations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
303	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/PAYMENTS/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentPaidByType	Party responsible for payment of fee.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Buyer Lender Seller ThirdParty		N/A	N/A

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304	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/PAYMENTS/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentPaidOutsideOfClosingIndicator	Indicates payment of the RESPA fee was paid outside of closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
305	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/RESPA/RESPA_FEEES/RESPA_FEE/PAYMENTS/RESPA_FEE_PAYMENT	RESPA_FEE_PAYMENT	RESPAFeePaymentPercent	The portion of the RESPA Fee Total Percent that is to be paid by the specified party. The party is identified in the RESPA Fee Payment Paid By Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
306	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_DETAIL	RESPA_SUMMARY_DETAIL	APRPercent	The annual percentage rate for the loan based on the accepted industry standard defined by Regulation Z.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A

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307	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_DETAIL	RESPA_SUMMARY_DETAIL	RESPASummaryTotalLoanOriginationFeesAmount	The total dollar amount of fees, for both the seller and the buyer, that have been charged on the loan at the time of origination. It is the total of the 800 series of lines on the HUD-1.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
308	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPASummaryTotalFeesPaidByType	A party to the transaction by whom a fee or fees have been designated paid.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Broker Buyer Investor Lender Seller		N/A	N/A
309	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPASummaryTotalFeesPaidByTypeAmount	The total amount of fees paid by a party in the transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A

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310	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/RESPA/RESPA_SUMMARY/RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPA_SUMMARY_TOTAL_FEES_PAID_BY	RESPASummaryTotalFeesPaidByTypeOtherDescription	A description of the party who fees were paid by when Other or Third Party are selected in RESPA Summary Total Fees Paid By Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
311	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: ◇ Enter the date on which the <i>Interest Rate</i> reflected on the <i>Note</i> was locked with the borrower (not the correspondent bank). ◇ Enter only the date; the time will be ignored.	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Origination Information ..Origination Details ...Price Lock Datetime	N/A
312	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Disclosed Interest Rate Percent	N/A

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313	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Non-Mods)	N/A	FRE Legacy	CR	CR	IF MortgageModification Indicator = "false"	Values: Data point required only for original, unmodified, loans.	Enumerated	FirstLien		Loan (Closing or Modification tabs) ..Product Information ...Product Details ...Lien Priority Type	• Loan Feature Code = "H-Guaranteed Rural Housing or Home Possible Mortgages with Rural Housing Services Leveraged Seconds" • SCC = "582"
314	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType OtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	SubjectLoan	AtClosing (Non-Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
315	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "Purchase" for purchase transaction <i>Mortgages</i> .	Enumerated	Purchase Refinance		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Loan Details ...Loan Purpose Type	• Loan Feature Code = "R-Premium financing funded temporary buydown" • Purpose of Loan Code = "1-Purchase (owner-occupied)", "2-Refinance (owner-occupied)", "3-Purchase (investment property)", "4-Second Home (purchase or refinance)", "5-Refinance (investment property)" • Ref Code = "0007-Freddie Mac-Owned Streamlined Refinance Mortgage" • SCC = "003", "007", "203", "221"

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316	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeTypeOtherDescription	A free-form text field used to capture the purpose of the loan when Other is indicated for Loan Purpose.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
317	MESSAGE/DEAL_SETS/DEAL_SETS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: ◇ Enter "Conventional" unless the <i>Mortgage</i> is a government loan. ◇ The related Guide Glossary term for "Conventional" is " <i>Home Mortgage</i> ." ◇ The related Guide Glossary term for "USDA Rural Housing" is " <i>Section 502 GRH Mortgage</i> ."	Enumerated	Conventional FHA Other USDARuralHousing VA		Loan (Closing or Modification tabs) .Product Information ...Mortgage Type	• Loan Feature Code = "F-FHA Loan," "H-Guaranteed Rural Housing", "N-Native American Mortgage", "V-VA Loan" • SCC = "128", "130", "218"

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318	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF MortgageType = "Other"	Definition: Note moved to "ReadMe" tab.	Enumerated	PublicAndIndianHousing		Loan (Closing or Modification tabs) .Product Information ..Product Details ...Mortgage Type	• Loan Feature Code = "N-Native American Mortgage" • SCC = "128", "130", "218"
319	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Note removed	Amount 9.2		IF the delivered Mortgage is not converted, required to save the file in the selling system	Loan (Closing or Modification tabs) .Note Information ..Note Details ...Note Amount*	Original Loan Amount*
320	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	FNM/FRE Legacy	CR	CR	IF MortgageModificationIndicator = "false"	Values: Enter the original Note Date unless the Mortgage is one of the following: ◊ For Construction Conversion Mortgages and Renovation Mortgages: ▪ Using Integrated Documentation , enter the original Note Date of the integrated Interim Construction Financing and Permanent Financing documentation. ▪ Using Separate Documentation , enter the Note Date of the Permanent Financing documentation. ▪ Using Modification Documentation , enter the original Note Date of the Interim Construction Financing documentation, unless a new Note is used instead of a modification	YYYY-MM-DD			Loan (Closing or Modification tabs) .Note Information ..Note Details ...Note Date	Note Date

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321	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	R	Required for all loans	Values: Enter the original interest rate as indicated on the <i>Note</i> unless the <i>Mortgage</i> is one of the of the following: ◇ For subsidy buydown <i>Mortgages</i> , enter the rate shown on the <i>Note</i> (without reference to the temporary buydown subsidy). ◇ For financed permanent buydown <i>Mortgages</i> , enter the permanently bought down initial <i>Note Rate</i> . ◇ For <i>Construction Conversion</i> and <i>Renovation Mortgages</i>	Percent 3.4			Loan (Closing or Modification tabs) .Note Information ..Note Details ...Note Rate Percent	Original Interest Rate (%)
322	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	CR	IF AutomatedUnderwritingSystemType = "LoanProspector"	Values: ◇ Enter the <i>LP Key Number</i> . ◇ For all Home Possible Mortgages, enter the LP Key Number even if a Non-LP Mortgage.	String 20			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Case Identifier	Loan Prospector Key #

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323	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingDecision Datetime	The date and time of the underwriting decision.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	YYYY-MM-DDThh:mm:ss			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Decision Datetime	N/A
324	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingProcess Description	A free-form text description of the automated underwriting process or procedure used on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	String 50	SubmissionAfterClosing		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Process Description	Delivered as SCCs (Investor Feature Identifier in this version)

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325	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CI	CR	IF AutomatedUnderwritingSystemType exists	Values: ◇ Enter the applicable <i>Risk Class/Classification</i> for <i>Loan Prospector Mortgages</i> . ◇ For other AUS Mortgages, if permitted by Seller's negotiated terms, enter the recommendation provided by the AUS.	String 50	A1Accept A2Accept Accept Approve ApproveEligible C1Caution C2Caution CautionEligibleForAMinus		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Recommendation Description	SCC = Negotiated
326	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	CR	IF LoanManualUnderwritingIndicator = "false"	Values: ◇ For <i>Loan Prospector Mortgages</i> , enter "LoanProspector." ◇ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◇ For all other automated underwriting system <i>Mortgages</i> , if permitted by Seller's negotiated terms, enter the applicable automated underwriting system.	Enumerated	Assetwise Capstone Clues DesktopUnderwriter ECS LoanProspector Other Strategyware Zippy		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type	• Loan Prospector Key # • SCC = "357", "903", "904"

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327	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CR	CR	IF AutomatedUnderwritingSystemType = "Other"	Values: Enter "FirstMortgageCreditScore" if permitted by Seller's negotiated term.	Enumerated	FirstMortgageCreditScore		Loan (Closing or Modification tabs) .Underwriting / Credit Information .Underwriting Details ...Automated Underwriting System Type	N/A New Valid Value
328	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	R	Required for all loans	Values: Enter "false" unless the loan underwriting decision is based on manual underwriting and not the recommendation from an automated underwriting system.	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information .Underwriting Details ...Loan Manual Underwriting Indicator	SCC = Negotiated
329	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanUnderwriterName	The name of the individual that has manually underwritten the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	String 100			Loan (Closing or Modification tabs) .Underwriting / Credit Information .Underwriting Details ...Loan Underwriter Name	N/A

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330	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanUnderwritingSubmitterType	Specifies the type of entity that submitted the loan for underwriting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated	Broker Correspondent Seller		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Underwriting Details ...Loan Underwriting Submitter Type	N/A
331	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanUnderwritingSubmitterTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Loan Underwriting Submitter Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
332	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	CR	IF MortgageModification Indicator = "true"	Parent Container: ◇ Submit this LOAN container (Sort IDs 332-351) with origination data for modified loans being delivered to FRE ◇ Also submit a LOAN container with LoanStateType = "AtModification" (Sort IDs 93-331) with all data points updated to reflect the modified loan. Some values may not have changed.	Enumerated	SubjectLoan		N/A	N/A XML Context

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332.1	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	CR	IF MortgageModificationIndicator = "true" AND LoanAmortizationType = "AdjustableRate"	Parent Container: Provide two INTEREST_RATE_CHANGE_ADJUSTMENT_RULE Containers: <ul style="list-style-type: none"> ◇ One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps of the original <i>Mortgage</i> prior to modification; and ◇ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps of the original <i>Mortgage</i> prior to modification. 	Enumerated	First Subsequent		Loan (Closing Tab) ..Note Information ...ARM Details ...First and Subsequent Adjustment Tabs	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
332.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true" AND LoanAmortizationType = "AdjustableRate"	Values: ◇ For AdjustmentRuleType = "First," enter the number of months between the initial rate adjustment and the second rate adjustment. ◇ For AdjustmentRuleType = "Subsequent," enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			Loan (Closing Tab) .Note Information ...ARM Details ...First and Subsequent Adjustment Tabs ...Per Change Rate Adjustment Frequency Months Count	N/A
333	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the amortization type of the original <i>Mortgage</i> prior to modification.	Enumerated	AdjustableRate Fixed RateImprovementMortgage		Loan (Closing Tab) .Product Information ...Product Details ...Loan Amortization Type	N/A
334	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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335	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the InterestCalculationType specified on the original <i>Note</i> prior to modification.	Enumerated	Compound Simple		Loan (Closing Tab) ..Product Information ...Product Details ...Loan Amortization Type	N/A
336	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Type.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
336.1	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyTermMonthsCount	Then number of months the loan remains interest only.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CI	CR	IF MortgageModificationIndicator = "true" AND InterestOnlyIndicator = "true"	Values: Enter the original interest only term of the loan prior to modification.	Numeric 3			Loan (Closing Tab) ..Product Information ...Interest Only Details ...Interest Only Term Months Count	N/A

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337	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter "false" unless the original <i>Mortgage</i> had a balloon feature prior to modification.	Boolean	false true		Loan (Closing Tab) ..Product Information ...Product Details ...Balloon Indicator	N/A
337.1	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true" AND LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Initial Period." Values: Enter the number of months of the initial fixed period of the original <i>Mortgage</i> prior to modification. 	Numeric 3		Loan (Closing Tab) ..Note Information ...ARM Details ...Initial Fixed Period Effective Months Count	N/A	
337.2	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter "false" unless the original <i>Mortgage</i> had an initial interest feature prior to modification.	Boolean	false true		Loan (Closing Tab) ..Product Information ...Interest Only Details ...Interest Only Indicator	N/A
338	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the original note date of the modified <i>Mortgage</i> .	YYYY-MM-DD			N/A	N/A XML Context
339	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter "AtClosing" to indicate that the associated loan data in this LOAN container is accurate as of the <i>Note Date</i> .	Enumerated	AtClosing		Loan (Closing Tab)	N/A XML Context

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340	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Mods)	N/A	FRE Legacy	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the maturity date on the original <i>Note</i> prior to modification.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Loan Maturity Date	N/A
341	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Amount 9.2			N/A	N/A
342	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the payment frequency on the original <i>Note</i> prior to the modification.	Enumerated	Biweekly Monthly		Loan (Closing Tab) ..Product Information ..Product Details ...Payment Frequency Type	N/A
343	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyTypeOtherDescription	A free-form text field used to capture the payment frequency type if Other is selected as the payment frequency.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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344	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the first payment date as stated on the <i>Note</i> prior to the modification.	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Scheduled First Payment Date	N/A
345	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the original lien priority of the <i>Mortgage</i> prior to modification.	Enumerated	FirstLien SecondLien		Loan (Closing Tab) ..Product Information ..Product Details ...Lien Priority Type	N/A
346	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityTypeOtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	SubjectLoan	AtClosing (Mods)	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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347	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModification Indicator = "true"	<ul style="list-style-type: none"> Definition: <ul style="list-style-type: none"> ◇ The related Guide Glossary term for "Conventional" is "Home Mortgage." ◇ The related Guide Glossary term for "USDA Rural Housing" is "Section 502 GRH Mortgage." Values: Enter the original mortgage type of the <i>Mortgage</i> prior to modification. 	Enumerated	Conventional FHA Other USDA RuralHousing VA		Loan (Closing Tab) .Product Information ..Product Details ...Mortgage Type	N/A
348	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageType = "Other"		Enumerated	PublicAndIndianHousing		Loan (Closing Tab) .Product Information ..Product Details ...Mortgage Type	N/A
349	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModification Indicator = "true"	Values: Enter the original Note amount of the <i>Mortgage</i> prior to modification.	Amount 9.2		This data point NOT required to save file in selling system.	Loan (Closing Tab) .Note Information ..Note Details ...Note Amount	N/A

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350	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Mods)	N/A	FRE Legacy	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the original <i>Note Date</i>	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Note Date	Note Date
351	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	Net New	CR	CR	IF MortgageModificationIndicator = "true"	Values: Enter the interest rate as indicated on the original <i>Note</i> .	Percent 3.4			Loan (Closing Tab) ..Note Information ..Note Details ...Note Rate Percent	N/A
352	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	Current	N/A	XML Context	R	R	Required for all loans	<i>Note moved to Column P-Saving Files In Selling System</i>	Enumerated	SubjectLoan	Required to save the file in the selling system.	N/A	N/A XML Context
353	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	AdjustmentChangeIndexRatePercent	The index value used to calculate the interest rate percent for this adjustment.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A

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354	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF ConvertibleIndicator = "true"	<ul style="list-style-type: none"> Definition: Use for all convertible loans, not just ARM to Fixed. Values: Enter "Exercised" when the conversion option has been exercised prior to delivery. 	Enumerated	Active Exercised Expired		Loan (Current Tab) .Product Information ...Conversion Details ...Convertible Status Type	<ul style="list-style-type: none"> Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" Selling system product selection
355	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALS/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	NextRateAdjustmentEffectiveDate	The date on which the next interest rate adjustment goes into effect.	SubjectLoan	Current	N/A	FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "Interest Change Date." Values: Enter the next Interest Change Date occurring after the Mortgage is delivered to FRE. 	YYYY-MM-DD			Loan (Current Tab) .Product Information ...ARM Details ...Next Rate Adjustment Effective Date	Next Rate Adjustment Date (mm/dd/yyyy)

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356	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_OCCURRENCES/BUYDOWN_OCCURRENCE	BUYDOWN_OCCURRENCE	RemainingBuydownBalanceAmount	Current remaining buydown balance.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Current Tab) .Origination Information ..Escrow Details ...Remaining Buydown Balance Amount	N/A
357	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementEffectivePeriodType	Specifies the period of time for which the selected credit enhancement option is in effect.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	FixedPeriod LifeOfLoan		Loan (Current Tab) .Mortgage Insurance Information ..Credit Enhancement Details ...Credit Enhancement Effective Period Type	Delivered as SCCs (Investor Feature Identifier in this version)
358	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementExpirationDate	The date that the selected credit enhancement expires.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Current Tab) .Mortgage Insurance Information ..Credit Enhancement Details ...Credit Enhancement Expiration Date	N/A

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359	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementPartyRoleType	Indicates the party that bears the default loss associated with the credit enhancement type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Lender LoanSeller MortgageInsurance Company Servicer		Loan (Current Tab) .Mortgage Insurance Information ..Credit Enhancement Details ...Credit Enhancement Party Role Type	N/A
360	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementPeriodBasedIndicator	Indicates whether the Credit Enhancement Type is period based.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Current Tab) .Mortgage Insurance Information ..Credit Enhancement Details ...Credit Enhancement Period Based Indicator	N/A
361	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementType	Specifies the type of risk offset on the loan.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Indemnification LimitedRecourse PoolInsurance Recourse		Loan (Current Tab) .Mortgage Insurance Information ..Credit Enhancement Details ...Credit Enhancement Type	N/A

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362	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/CREDIT_ENHANCEMENTS/CREDIT_ENHANCEMENT	CREDIT_ENHANCEMENT	CreditEnhancementTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Credit Enhancement Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
363	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Current Tab) .Origination Information ..Escrow Details ...Escrow Balance Amount	N/A
364	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEM/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF EscrowMonthlyPaymentAmount ≥ "1"	Values: ◇ Enter the applicable value for each insurance or tax to be paid from <i>Escrow</i> . ◇ Enter "Other" if "Leasehold" is permitted by <i>Seller's</i> negotiated term.	Enumerated	See Enumerations Tab		Loan (Current Tab) .Origination Information ..Escrow Details ...Escrow Item Type	Escrow Information - Monthly Insurance Items and Monthly Property Tax Items

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365	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ESCROW/ESCROW_ITEM/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemTypeIdOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF EscrowItemType = "Other"	Values: Enter "Leasehold" if permitted by <i>Seller's</i> negotiated term.	Enumerated	Leasehold		Loan (Current Tab) .Origination Information ..Escrow Details ...Escrow Item Type	Escrow Information - Monthly Insurance Other
366	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ESCROW/ESCROW_ITEM/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF EscrowIndicator = "true" AND loan delivered through servicing the released process	<ul style="list-style-type: none"> Values: Enter the amount for the associated EscrowItemType. Format: If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00." 	Amount 9.2		Loan (Current Tab) .Origination Information ..Escrow Details ...Escrow Monthly Payment Amount	Escrow Information - Monthly Insurance \$ and Monthly Property Tax \$	

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367	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE	INTEREST_CALCULATION_OCCURRENCE	CurrentAccruedInterestAmount	The dollar amount of interest accrued on the loan between the last paid installment date and the date reported.	SubjectLoan	Current	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		Amount 9.2			Loan (Current Tab) .Payment Information ...Other Payment Details (If Applicable) ...Daily Simple InterestCurrent Accrued Interest Amount	N/A
368	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF applies		String 3			Loan (Current Tab) .Product Information ...Product Details ...Investor Feature Identifiers	Special Characteristic Codes (Up to 10 may be delivered)

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369	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	BaseGuarantyFeePercent	The guaranty fee rate prior to applying any adjustments, such as buyup/buydown. This can be specified in a price sheet, commitment, or other agreement. The guaranty fee is a portion of the interest on the loan that is paid to a party to ensure the timely payment of principal and interest to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
370	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	ContractVarianceCode	A code assigned by the contracting system identifying a variance from the master contract.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	String 30			N/A	N/A
371	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	ContractVarianceCodeIssuerType	Identifying the party who issued the variance code.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	FHA_VA Investor MI Seller		N/A	N/A

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372	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	ContractVarianceCodeIssuerTypeOtherDescription	The description of the Contract Variance Code Issuer Type when Other is selected as the option from the enumerated list.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
373	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuaranteeFeeAddOnIndicator	Indicates whether an eligible seller has elected the Add On or Post-Settlement delivery fees for a specific mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF applies		Boolean	false true		Loan (Current Tab) .Execution Information ..Loan Level G-Fee Details ...Guarantee Fee Add On Indicator	G-Fee Add-on
374	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeeAfterAlternatePaymentMethodPercent	Contractual guaranty fee (after adjusting for the alternate payment method (APM) remittance cycle, if applicable) for an Mortgage Backed Security (MBS) pool mortgage.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A

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375	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeePercent	The guaranty fee rate after applying all adjustments to the guaranty fee, such as buyup/buydown. The guaranty fee is a portion of the interest on the loan that is paid to a party to guarantee the timely payment of interest and principal to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
376	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	Net New	CR	CR	IF PropertyValuationMethodType = "None"	Values: ◇ Enter "PropertyInspectionAlternative" if evaluated through <i>Loan Prospector</i> and permitted by <i>Loan Prospector</i> . ◇ Enter "PropertyInspectionWaiver" if permitted by Seller's negotiated term.	Enumerated	PropertyInspectionAlternative PropertyInspectionWaiver		Loan (Current Tab) Product Information Product Details Investor Collateral Program Identifier	SCC = 357
377	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorDealIdentifier	The unique identifier assigned by the investor to a single-family structured transaction.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	String 30			N/A	N/A

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378	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	Net New	R	R	Required for all loans	Values: The value must always be "100".	Percent 3.4			N/A	N/A
379	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorProductPlanIdentifier	Specifies the investor identifier associated with the loan product being financed.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	String 10			N/A	N/A
380	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceDay	The day of the month on which principal and interest for the loan are remitted by the servicer to the investor.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	---DD			N/A	N/A
381	MESSAGE/DEAL_SETS/DEALSET/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceType	This describes the contractual accounting method used to calculate the funds received by the servicer from the borrower that are due to the investor.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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382	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceTypeOtherDescription	A free-form text field used to capture the Investor Remittance Type if Other is selected.	SubjectLoan	Current	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
383	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorServicingFeeRatePercent	The percentage of interest collected that is paid to the servicer by the investor for servicing the mortgage (gross).	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
384	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALS/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LenderTargetFundingDate	The date the lender selects to have its whole loan purchase funded. Proceeds are typically wired to the lender 24 hours after the purchase of the loan. By selecting this date, the lender manages when the funds are to be wired.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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385	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the associated security.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CI	R	Required for all loans	Values: ◇ For Fixed Rate and Balloon/Reset Mortgages, enter the scheduled UPB of the Mortgage as of the <i>Funding Date</i> , as defined in the Guide Glossary. ◇ For ARMs, enter either the scheduled or actual UPB of the Mortgage as of the Funding Date. ◇ For <i>Mortgages</i> with capitalized balances, enter the UPB of the <i>Mortgage</i> rounded up to the next dollar, including all capitalized amounts, as of the date of the most recent monthly payment on the <i>Mortgage</i> . ◇ For <i>Mortgages</i> sold through the <i>Servicing Related Sales Process</i> : <ul style="list-style-type: none"> ▪ With <i>Settlement Dates</i>, no more than 10 	Amount 9.2			Loan (Current Tab) .Payment Information ...Loan Acquisition Scheduled UPB Amount	Current Unpaid Principal Balance (\$) (as of month of Settlement)

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386	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF applies	<ul style="list-style-type: none"> Values: Enter the value as permitted by Seller's negotiated term. Format: Ignore the ULDDS format for this field. Enter the value as an integer. The system will divide the value by 10, which will insert a decimal point one place from the right of the number. So for a value of 4.5 basis points, enter "45" and the selling system will insert a decimal between the "4" and the "5". 	Percent 3.4			Loan (Current Tab) ..Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Basis Point Number	LLBUBD Amount
387	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownType	Specifies the type of buyup or buydown an eligible seller has elected to exercise for a specific mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CI	CR	IF applies		Enumerated	Buydown Buyup BuydownDoesNotApply		Loan (Current Tab) ..Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Type	LLBUBD Type
388	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownTypeOtherDescription	A free-form text field used to provide additional information when Other is selected for Loan Buyup Buydown Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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389	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanDefaultLossPartyType	Indicates the party that bears the default loss for the loan.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
390	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanServicingIndicator	Indicates whether the seller will identify specific loan level servicing values for this mortgage.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
391	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyType	Identifies the party responsible for marketing the property in case of default.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
392	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for REO Marketing Party Type.	SubjectLoan	Current	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
393	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SETS/DEAL_LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT	LOAN_COMMENT	LoanCommentText	The text of the loan comment.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	String 100			N/A	N/A
394	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SETS/DEAL_LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonResetIndicator	When true, indicates that the balloon loan has been reset.	SubjectLoan	Current	N/A	Net New	CR	CR	IF BalloonIndicator = "true"	Values: Enter "true" if the reset option has been exercised.	Boolean	false true		Loan (Current Tab) .Product Information ...Reset Details ...Balloon Reset Indicator	N/A
395	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SETS/DEAL_LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	The current interest rate, expressed as a percent, for this loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Percent 3.4			Loan (Current Tab) .Payment Information ...Current Interest Rate Percent	Current Interest Rate (%)
396	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SETS/DEAL_LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteCertifiedIndicator	Indicates whether the loan delivery data has been automatically certified against eNote data.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A

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397	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	Indicates that a loan modification exists.	SubjectLoan	Current	N/A	FRE Legacy	R	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a: ◊ <i>Seller-Owned Modified Mortgage</i> , ◊ <i>Construction Conversion with Modification Documentation</i> , or ◊ <i>Renovation Mortgage with Modification Documentation</i> .	Boolean	false true		Loan (Current Tab) .Product Information ...Modification Details ...Mortgage Modification Indicator	Ref Code = "0003-Seller Owned Modified Mortgage"
398	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ServicingTransferProhibitedIndicator	When true, indicates that the transfer of servicing is prohibited during life of the loan or for a designated period of time or until a certain event or condition is satisfied.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Current Tab) .Product Information ...Product Details ...Servicing Transfer Prohibited Indicator	Delivered as SCCs (Investor Feature Identifier in this version)
399	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorCommitmentIdentifier	The unique identifier of the commitment that states the terms under which a loan seller and an investor agree to exchange loans for funds, securities, or other assets.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	String 30			N/A	N/A

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400	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorContract Identifier	A unique identifier for a group of loans identified as part of a cash pool or a security pool.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CI	CR	IF applies	<ul style="list-style-type: none"> Parent Container: The MISMO v3.0 schema allows only one data point per LOAN_IDENTIFIER container. For FRE, any or all of Sort IDs 400-403 may be required. If more than one of these data points is required for the delivered <i>Mortgage</i>, the LOAN_IDENTIFIER container must be repeated for each one. See XML samples provided in Appendix C. Values: Enter the applicable contract number assigned by the selling system. 	String 30			N/A	N/A Derived by selling system
401	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF loan is registered with MERS	<ul style="list-style-type: none"> Parent Container: See note for Sort ID 400. Format: Valid values may not exceed 18 characters. 	String 30			Top of Screen .MERS MIN Identifier	MERS Number #:
402	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters. Values: Enter the seller loan identifier, and not the Freddie Mac loan number. 	String 30		Required to save the file in the selling system.	Top of Screen .Seller Loan Identifier*	Seller Loan #:*

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403	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	Net New	CI	CR	IF applies	<ul style="list-style-type: none"> • Parent Container: See note for Sort ID 400. • Format: Values may not exceed 20 characters. 	String 30			N/A	N/A
404	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF applies	<p>Values:</p> <ul style="list-style-type: none"> ◊ Enter "Alt97" for <i>Alt97 Mortgages</i>. ◊ Enter "EnergyConservation" for <i>Mortgages</i> that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "NewlyBuiltHomeMortgage" for <i>Newly Built Home Mortgages</i> meeting the requirements of Guide Section K33.1. ◊ Enter "ConstructionConversion" for <i>Construction Conversion Mortgages</i> meeting the requirements of Guide Section K33.1. ◊ Enter "Renovation" for <i>Renovation Mortgages</i> meeting the requirements of Guide Section K33.1. 	Enumerated	See Enumerations Tab		<p>Loan (Current Tab)</p> <p>.Product Information</p> <p>...Loan Program Identifier</p>	<ul style="list-style-type: none"> • Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • Offering Code = "210-Alt97" • Ref Code = "0013-Construction Conversion or Renovation Mortgages using integrated or modification documentation" • SCC = "582", "D49", "D50", "D51", "D52", "D69", "G00", "G01", "G18"

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405	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	Current	N/A	XML Context	R	R	Required for all loans	Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A	N/A XML Context
406	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	Current	N/A	XML Context	R	R	Required for all loans	<i>Note moved to Column P-Saving Files In Selling System</i>	Enumerated	Current	Required to save the file in the selling system.	Loan (Current Tab)	N/A XML Context
407	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERS_RegistrationIndicator	Indicates the loan is registered on the MERS System for information only. MERS is not the mortgagee.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Current Tab) .Product Information ...Product Details ...MERS Registration Indicator	N/A
408	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERS_RegistrationDate	The date the loan was registered with MERS.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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409	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationType	The system at MERS that the loan is registered on.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	MERSSystem MERS_ERegistry		Loan (Current Tab) ..Product Information ...Product Details ...MERS Registration Type	N/A
410	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationTypeOtherDescription	A free-form text field used to capture additional information if Other is selected as MERS Registration Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
411	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	LenderPaidMIInterestRateAdjustmentPercent	The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums.	SubjectLoan	Current	N/A	FNM Legacy	CR	CR	IF MIPremiumSourceType = "Lender"		Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...Lender Paid MI Interest Rate Adjustment Percent	N/A
412	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF conventional MI exists	FRE Conditionality: The presence of the MICertificateIdentifier is the indication that "conventional MI exists"	String 50			Loan (Current Tab) ..Mortgage Insurance Information ...Mortgage Insurance Details ...MI Certificate Identifier	MI Certificate #

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413	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF MICertificateIdentifier exists	Values: Enter a valid insurer from Guide Exhibit 10.	Enumerated	CMG Essent Genworth MGIC Other PMI Radian RMIC Triad UGI		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	MI Company
414	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF MICompanyNameType = "Other"	Values: Enter a valid insurer from Guide Exhibit 10.	Enumerated	Amerin CAHLIF CMGPreSep94 Commonwealth MIF RMIC-NC Verex WisMtgAssr		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	MI Company
415	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIConventionalUpfrontPremiumPercent	Percentage of base loan amount paid to the mortgage insurer for initial up-front premium.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Conventional Upfront Premium Percent	N/A
416	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF MICertificateIdentifier exists	Values: See Guide Section 27.1 for required coverage levels.	Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Coverage Percent	MI Loss Coverage

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417	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICoveragePlanType	Specifies the coverage category of mortgage insurance applicable to the loan.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	SecondLayerStandardPrimary		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Coverage Plan Type	N/A
418	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICurrentAnnualPremiumAmount	The current dollar amount paid per year for mortgage insurance.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Current Annual Premium Amount	N/A
419	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIDurationType	Specifies the duration of coverage provided by the private mortgage insurance payment.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	AnnualPeriodicMonthlySingleLifeOfLoan		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Duration Type	N/A
420	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIInitialPremiumRateDurationMonthsCount	Indicates the number of months for which the MI Initial Premium Rate applies.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Initial Premium Rate Duration Months Count	N/A

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421	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIInitialPremiumRatePercent	MI initial premium rate percent used to compute the initial MI premium amount.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Initial Premium Rate Percent	N/A
422	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedAmount	The amount of the upfront premium that is financed.	SubjectLoan	Current	N/A	FNM Legacy	CR	CR	IF MIPremiumFinancedIndicator = "true"	Values: For <i>Mortgages</i> with financed mortgage insurance premiums, enter the dollar amount of the single payment premium.	Amount 9.2			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Financed Amount	N/A
423	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedIndicator	Indicates whether mortgage insurance premium has been added to loan amount.	SubjectLoan	Current	N/A	Net New	CR	CR	IF MICertificateIdentifier exists	Values: Enter "false" unless the mortgage insurance premium is included as part of the principal amount of the <i>Mortgage</i> .	Boolean	false true		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Financed Indicator	SCC = 681-695
424	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumPaymentType	Defines how the premium payment is paid.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Escrowed Financed RatePremium Upfront		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Payment Type	N/A

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425	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumPaymentTypeOtherDescription	A free-form text field used to capture the description of the type of MI Premium Payment if Other is selected as the MIPremiumPayment Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
426	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	SubjectLoan	Current	N/A	Net New	CR	CR	IFMICertificateIdentifierexists	Values: ◇ Enter the source ("Borrower" or "Lender") of the payment of the premium(s). ◇ If the premiums are paid both monthly and upfront, enter the source of the <u>monthly</u> premium payment only.	Enumerated	Borrower Lender		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Source Type	SCC = "019"
427	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceTypeOtherDescription	A free-form text field to collect MI premium source when Other is selected for MI Premium Source Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
428	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIRenewalCalculationType	Specifies the way in which the renewal premiums will be calculated.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Constant Declining NoRenewals		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Renewal Calculation Type	N/A

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429	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF conventional MI does not exist	Values: Enter "Other" for Relief Refinance Mortgages – Same Servicer and Relief Refinance Mortgages – Open Access, if applicable.	Enumerated	MI CanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...Primary MI Absence Reason Type	MI Company
430	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/OANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	CR	IF PrimaryMIAbsenceReasonType = "Other"	Values: Enter "NoMIBasedOnMortgageBeingRefinanced" for Relief Refinance Mortgages – Same Servicer and Relief Refinance Mortgages – Open Access, if applicable.	Enumerated	IndemnificationInLieuOfMI NoMIBasedonMortgageBeingRefinanced RecourseInLieuOfMI		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...Primary MI Absence Reason Type	MI Company
431	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SET/DEAL/OANS/LOAN/MI_RENEWAL_PREMIUM/MI_RENEWAL_PREMIUM	MI_RENEWAL_PREMIUM	MIRenewalPremiumRateDurationMonthsCount	The number of months for which a given occurrence of a MI renewal premium rate applies.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Renewal Premium Rate Duration Months Count	N/A

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432	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/MI_DATA/MI_RENEWAL_PREMIUMS/MI_RENEWAL_PREMIUM	MI_RENEWAL_PREMIUM	MI Renewal PremiumRatePercent	MI renewal premium rate, expressed as a percent, applied on the basis described in MI Response for the timeframe indicated in MI Renewals.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Current Tab) .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Renewal Premium Rate Percent	N/A
433	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/NEGATIVE_AMORTIZATION_OCCURRENCES/NEGATIVE_AMORTIZATION_OCCURRENCE	NEGATIVE_AMORTIZATION_OCCURRENCE	Current Negative AmortizationBalanceAmount	The current balance of interest accumulated according to the note terms permitting negative amortization for a loan or loan component.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Current Tab) .Payment Information ..Other Payment Details (If Applicable) ...Current Negative Amortization Balance Amount	Net Negative Amortization Amount (\$)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
434	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_COMPONENTS/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PaymentStateType	Specifies the state of the payment that is being reported.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	Current		Loan (Current Tab) Payment Information ARM Details Payment State Type	N/A
435	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_COMPONENTS/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PaymentStateTypeOtherDescription	Specifies the state of the payment that is being reported when Other is selected for Payment State Type.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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439	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	InterestPaidThroughDate	The date through which interest is paid with the current payment. This is the effective date from which interest will be calculated for the application of the next payment. (For example, used for daily simple interest loans).	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Current Tab) .Payment Information ..Other Payment Details (If Applicable) ...Interest Paid Through Date	N/A
440	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	FNM/FRE Legacy	R	R	Required for all loans	<ul style="list-style-type: none"> • Definition: The related Guide Glossary term is "Due Date of Last Paid Installment." • Values: <ul style="list-style-type: none"> ◊ For newly originated <i>Mortgages</i> for which the first payment due date has not yet occurred, enter the date through which interest has been paid in the month of funding. ◊ For <i>Mortgages</i> for which there has been a prepayment of interest, enter the date through which the interest is prepaid. ◊ For <i>Mortgages</i> for which the lender has credited the <i>Borrower</i> interest at closing: <ul style="list-style-type: none"> ▪ Fixed rate <i>Mortgages</i>: Enter the 	YYYY-MM-DD			Loan (Current Tab) .Payment Information ..Payment Details ...Last Paid Installment Due Date	Interest Paid To Date (DDLPI) (mm/dd/yyyy) (as of month of Settlement)
441	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaymentReceivedDate	The actual date the last payment by the borrower was received by the lender.	SubjectLoan	Current	N/A	FNM Legacy	CR	CR	IF InterestCalculationType = "Simple" AND InterestCalculationPeriodType = "Day"		YYYY-MM-DD			Loan (Current Tab) .Payment Information ..Other Payment Details (If Applicable) ...Daily Simple InterestLast Payment Received Date	N/A

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442	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_SETS/DEAL/OANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CI	CR	IF loan is delinquent		Amount 9.2			Loan (Current Tab) .Payment Information ..Other Payment Details (If Applicable) ...Delinquent LoanUPB Amount	Current Unpaid Principal Balance (\$) (as of month of Settlement)
443	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	Periodic120DaysLateCount	Indicates how many times the account was late 120 days during the Periodic Late Count Type specified.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
444	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	Periodic30DaysLateCount	Indicates how many times the account was late 30 days during the Periodic Late Count Type specified.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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445	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	Periodic60DaysLateCount	Indicates how many times the account was late 60 days during the Periodic Late Count Type specified.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
446	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	Periodic90DaysLateCount	Indicates how many times the account was late 90 days during the Periodic Late Count Type specified.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
447	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	PeriodicLateCountType	Indicates the time interval for the Late Count data. Possible intervals are First Year, Second Year, Third Year.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	CurrentOneToTwelveMonths Previous25To36Months PreviousThirteenTo24Months		N/A	N/A

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448	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PERIODIC_LATE_COUNTS/PERIODIC_LATE_COUNT	PERIODIC_LATE_COUNT	PeriodicLateCountTypeOtherDescription	When Periodic Late Count Type is set to Other, enter the value here.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
449	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRICE_QUOTES/LOAN_PRICE_QUOTE/LOAN_PRICE_QUOTE_DETAIL	LOAN_PRICE_QUOTE_DETAIL	ExcessInvestorServiceFeeRatePercent	The percentage at which the lender receives excess servicing fee income on the loan.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Percent 3.4			N/A	N/A
450	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	FNMHomeImprovementProductType	Denotes the Fannie Mae-specific home improvement product.	SubjectLoan	Current	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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451	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	FRE Legacy	CR	CR	IF LoanPurposeType = "Refinance" AND IF applies	Values: Enter "TexasEquity" for Texas Equity Section 50(a)(6) Mortgages.	Enumerated	FREOwnedStreamlinedRefinance RefiPlus ReliefRefinanceOpenAccess ReliefRefinanceSameServicer StreamlinedReliefRefinance TexasEquity		Loan (Current Tab) Product Information Product Details Refinance Program Identifier	• Ref Code = "0007-Freddie Mac-Owned Streamlined Refinance Mortgage" • SCC = "221", "H06", "H08"
452	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	DelinquentPaymentsOverPastTwelveMonthsCount	The number of times during the past twelve months that the payment on the subject loan was delinquent.	SubjectLoan	Current	N/A	Net New	R	R	Required for all loans	Definition: ◇ A <i>Mortgage</i> is considered delinquent when all or part of the <i>Borrower's</i> monthly installment of principal, interest and, where applicable, escrow remain unpaid: • as of the close of business on the last business day of the month, if the <i>Due Date</i> for the payment is the first day of the month, or • 30 or more actual calendar days as of the close of business on the last business day of the month, if the due date for the payment is not the first day of the month. ◇ The related Guide Glossary term is <i>Delinquency</i> . Values: For a loan with no delinquencies, enter "0".	Numeric 2			Loan (Current Tab) Payment Information Payment Details Delinquent Payments Over Past Twelve Months Count	N/A

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453	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	PaymentDelinquentDaysCount	The number of days the borrower payment is currently past due.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Numeric 3			N/A	N/A
454	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/SERVICING/DISCLOSURE_ON_SERVICER	DISCLOSURE_ON_SERVICER	ServicingTransferEffectiveDate	The date at which the transfer of servicing is effective as reflected on the Notice Of Assignment, Sale, or Transfer of Servicing Rights document.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
455	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/SERVICING/MONETARY_EVENT/INVESTOR_REPORTING_ADDITIONAL_CHARGE	INVESTOR_REPORTING_ADDITIONAL_CHARGE	InvestorReportingAdditionalChargeType	A text description of a charge, an adjustment, a loss, a recovery, or an advance associated with a loan that may be part of an activity or occur separately that is required to be reported to an investor. An additional charge is a charge, an adjustment, a loss, a recovery, or an advance associated with a loan that may be part of an activity or occur separately that is required to be reported to an investor.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated	SkipPaymentCharge		N/A	N/A

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456	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/INVESTOR_REPORTING_ADDITIONAL_CHARGES/INVESTOR_REPORTING_ADDITIONAL_CHARGE	INVESTOR_REPORTING_ADDITIONAL_CHARGE	InvestorReportingAdditionalChargeTypeOtherDescription	A free-form text field used to capture the Investor Reporting Additional Charge type if Other is selected. An additional charge is a charge, an adjustment, a loss, a recovery, or an advance associated with a loan that may be part of an activity or occur separately that is required to be reported to an investor.	SubjectLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
457	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	Current	N/A	N/A	N/A	N/A	N/A	N/A	Enumerated	FirstLien			N/A Data point removed
458	MESSAGE/DEAL_SETS/DEALSET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityTypeOtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	SubjectLoan	Current	N/A	N/A	N/A	N/A	N/A	N/A	Enumerated				N/A Data point removed

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459	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtConversion	N/A	XML Context	CI	CR	IF ConvertibleStatusType = "Exercised"	Parent Container: ◇ Provide this LOAN Container with LoanStateType = "AtConversion" (Sort IDs 459 - 509) with data about the <i>Converted Mortgage</i> . ◇ Also provide a LOAN container with LoanStateType = "AtClosing" (Sort IDs 93-331) with data about the original loan prior to conversion.	Enumerated	SubjectLoan	IF the condition is met, required to save the file in the selling system	N/A	N/A XML Context
460	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	LatestConversionEffectiveDate	The most recent date on which a change in the terms of the loan, as described in the Note, became effective.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the <i>Conversion Date</i> .	YYYY-MM-DD		IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Conversion Information ...Latest Conversion Effective Date	Modification / Conv* Date (mm/dd/yyyy)
461	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the loan amortization type of the <i>Converted Mortgage</i> .	Enumerated	Fixed	IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Product Information ...Product Details ...Loan Amortization Type	Selling system product selection

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462	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	SubjectLoan	AtConversion	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
463	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtConversion	N/A	Net New	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the interest calculation type of the <i>Converted Mortgage</i> .	Enumerated	Compound		Loan (Conversion Tab) ..Product Information ...Product Details ...Interest Calculation Type	N/A
464	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Type.	SubjectLoan	AtConversion	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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464.1	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtConversion	N/A	Net New	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter "false" unless otherwise permitted by Seller's negotiated term.	Boolean	false true		Loan (Conversion Tab) Product Information Product Details Balloon Indicator	N/A
465	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtConversion	N/A	XML Context	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the value of LatestConversionEffective Date	YYYY-MM-DD			N/A	N/A XML Context
466	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtConversion	N/A	XML Context	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter "AtConversion" to indicate that this LOAN Container provides data about the <i>Converted Mortgage</i> .	Enumerated	AtConversion	If the condition is met, required to save the file in the selling system	Loan (Conversion Tab)	N/A XML Context
467	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the maturity date of the resulting <i>Converted Mortgage</i> .	YYYY-MM-DD			Loan (Conversion Tab) Conversion Information Loan Maturity Date	Maturity Date

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468	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the P&I payment as stated on the <i>Note</i> after the conversion.	Amount 9.2			Loan (Conversion Tab) .Conversion Information ..Initial Principal and Interest Payment Amount	Original P&I Payment
469	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the payment frequency of the <i>Converted Mortgage</i> .	Enumerated	Monthly		Loan (Conversion Tab) .Product Information ..Product Details ...Payment Frequency Type	Selling system product selection
470	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyTypeOtherDescription	A free-form text field used to capture the payment frequency type if Other is selected as the payment frequency.	SubjectLoan	AtConversion	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
471	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the date of the first scheduled <i>Mortgage</i> payment after conversion.	YYYY-MM-DD			Loan (Conversion Tab) .Conversion Information ..Scheduled First Payment Date	Original P&I Payment Date

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472	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Definition: The related Guide Glossary term for "Conventional" is <i>Home Mortgage</i> .	Enumerated	Conventional		Loan (Conversion Tab) .Product Information ..Product Details ...Mortgage Type	Selling system product selection
473	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtConversion	N/A	Net New	CI	CR	IF MortgageType = "Other"		Enumerated			N/A	N/A
474	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the loan amount of the resulting <i>Converted Mortgage</i> .	Amount 9.2		IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) .Conversion Information ..Note Amount	Original Loan Amount*
475	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtConversion	N/A	N/A	N/A	N/A	N/A	N/A	YYYY-MM-DD				N/A Data point removed

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
476	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CI	CR	IF ConvertibleStatusType = "Exercised"	Values: Enter the interest rate of the resulting converted <i>Note</i> in effect as of the <i>Conversion Date</i> .	Percent 3.4			Loan (Conversion Tab) .Conversion Information ...Note Rate Percent	Original Interest Rate
477	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	SubjectLoan		N/A	N/A
478	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_T_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_T_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	BalloonResetDate	The date the balloon loan was reset to the current market rate for the remainder of the amortization period.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Reset Tab) .Product Information ...Product Details ...Balloon Reset Date	N/A

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479	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	Fixed		Loan (Reset Tab) ..Product Information ...Product Details ...Loan Amortization Type	N/A
480	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
481	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	Compound		Loan (Reset Tab) ..Product Information ...Product Details ...Interest Calculation Type	N/A

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482	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Interest Calculation Type.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
483	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Boolean	false true		Loan (Reset Tab) ..Product Information ...Product Details ...Balloon Indicator	N/A
484	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
485	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	AtReset		Loan (Reset Tab)	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
486	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Reset Tab) ..Reset Information ..Loan Maturity Date	N/A
487	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Reset Tab) ..Reset Information ..Initial Principal and Interest Payment Amount	N/A
488	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	Biweekly Monthly		Loan (Reset Tab) ..Product Information ..Product Details ..Payment Frequency Type	N/A
489	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyTypeOtherDescription	A free-form text field used to capture the payment frequency type if Other is selected as the payment frequency.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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490	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	YYYY-MM-DD			Loan (Reset Tab) ..Reset Information ..Scheduled First Payment Date	N/A
491	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated	Conventional		Loan (Reset Tab) ..Product Information ..Product Details ..Mortgage Type	N/A
492	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
493	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Amount 9.2			Loan (Reset Tab) ..Reset Information ..Note Amount	N/A

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494	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtReset	N/A	N/A	N/A	N/A	N/A	N/A	YYYY-MM-DD				N/A Data point removed
495	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtReset	N/A		O	O	N/A	For Future Use	Percent 3.4			Loan (Reset Tab) ..Reset Information ..Note Rate Percent	N/A
496	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	AtClosing	N/A	XML Context	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	RelatedLoan		N/A	N/A
497	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AdjustableRate Fixed RateImprovementM ortgage		N/A	N/A

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498	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the amortization type when Other is selected.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
499	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	RelatedLoan	AtClosing	N/A	Net New	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Boolean	false true		N/A	N/A
500	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Numeric 3			N/A	N/A
500.1	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	NegativeAmortizationIndicator	Indicates whether the loan allows negative amortization.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Boolean	false true		N/A	N/A
501	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	AtClosing	N/A	XML Context	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A	N/A

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502	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	AtClosing	N/A	XML Context	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AtClosing		N/A	N/A
503	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Numeric 3			N/A	N/A
504	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	Month		N/A	N/A
505	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/NEGATIVE_AMORTIZATION/NEGATIVE_AMORTIZATION_RULE	NEGATIVE_AMORTIZATION_RULE	NegativeAmortizationLimitPercent	The maximum percentage of the original principal balance allowed for negative amortization.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Percent 3.4			N/A	N/A

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506	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A	N/A
507	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	AtClosing	N/A	Net New	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	FirstLien		N/A	N/A
508	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityTypeOtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	RelatedLoan	AtClosing	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
509	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	RelatedLoan	AtClosing	N/A	FNM Legacy	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Amount 9.2			N/A	N/A

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510	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	Current	N/A	XML Context	CI	CR	IF the subject loan has secondary financing	FRE Conditionality: ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◇ Note this data point also may be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	RelatedLoan	IF the condition is met, required to save the file in the selling system	Loan (Current Tab) ..Secondary Financing / Related Loan Details ..Related Loan Tab	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582" • XML Context
511	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the HELOC maximum balance amount in effect as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> . ◇ Value must be ≥ to Sort ID 151-ClosingCostContribution Amount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC".	Amount 9.2			Loan (Current Tab) ..Secondary Financing / Related Loan Details ..HELOC DetailsCurrent HELOC Maximum Balance Amount	N/A

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512	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◇ Enter the disbursed amount (used portion) as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> , not the maximum credit line amount. ◇ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". ◇ Enter "0" if no disbursements have occurred as of the <i>Note Date</i> .	Amount 9.2			Loan (Current Tab) ..Secondary Financing / Related Loan Details ...Related Loan Tab ...HELOC DetailsHELOC Balance Amount	Secondary Financing Source - HELOC
513	MESSAGE/DEAL_SETS/DEAL_SET/DEAL/OANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: ◇ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd" ◇ Enter "true" IF Sort IDs 153 or 176 = "SecondaryFinancingHELOC" ◇ Note the value could be either "true" or "false" if Sort IDs 153 and 176 do not exist	Boolean	false true		Loan (Current Tab) ..Secondary Financing / Related Loan Details ...HELOC DetailsHELOC Indicator	Secondary Financing Source - HELOC

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514	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	Current	N/A	XML Context	CI	CR	IF Sort ID 515-LoanStateDate exists	<ul style="list-style-type: none"> FRE Conditionality: <ul style="list-style-type: none"> ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◇ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. Values: Enter the date the data is retrieved from the lender's delivery system. 	YYYY-MM-DD			N/A	N/A - XML Context
515	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	Current	N/A	XML Context	CI	CR	IF subject loan has secondary financing	<ul style="list-style-type: none"> FRE Conditionality: <ul style="list-style-type: none"> ◇ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◇ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. 	Enumerated	Current		Loan (Current Tab)	N/A - XML Context
516	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	RelatedLoan	Current	N/A	FNM/FRE Legacy	CI	CR	IF Sort ID 513-HELOCIndicator = "false"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ Enter the balance of the closed-end subordinate <i>Mortgage</i>. ◇ Value must be ≥ to Sort ID 151-ClosingCostContribution Amount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd". 	Amount 9.2			Loan (Current Tab) ..Secondary Financing / Related Loan Details ...Related Loan Tab ...Closed-end SecondUPB Amount	Secondary Financing Amount for Other Secondary Financing

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517	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 510-LoanRoleType = "Related" and Sort ID 515 LoanStateType = "Current"	Values: There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current", but each valid value for LienPriorityType may be used only once.	Enumerated	SecondLien ThirdLien FourthLien		Loan (Current Tab) ..Secondary Financing / Related Loan Details ..Related Loan Tab ...Lien Priority Type	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582" • XML Context
518	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType OtherDescription	A free-form text field used to capture the Lien Priority Type if Other is selected as the Lien Priority Type.	RelatedLoan	Current	N/A		O	O	N/A	For Future Use	Enumerated			N/A	N/A
519	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	RelatedLoan	Current	N/A	FRE Legacy	CI	CR	IF Sort ID 510-LoanRoleType = "Related" and Sort ID 515 LoanStateType = "Current"	Values: Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated	Conventional USDARuralHousing		Loan (Current Tab) ..Secondary Financing / Related Loan Details ..Related Loan Tab ...Mortgage Type	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582"
520	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 30			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
521	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 35			N/A	N/A
522	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 30			N/A	N/A
523	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 4			N/A	N/A
524	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/ROLES/ROLE/APPRaiser/APPRaiser_DETAIL	APPRAISER_DETAIL	AppraiserCompany	The name of the appraisal company that employed the appraiser who performed the appraisal of the property.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	String 60			Party .Party Information ...Appraiser Details ...Appraiser Company Name	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
525	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Appraiser" AND (PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed")	Values: Enter the state license number of the appraiser who completed the final estimate of value.	String 21			Party .Party Information ...Appraiser Details ...Appraiser License Identifier	Appraiser's State License Number
526	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseType	Used to specify the type of appraisal license held by an appraiser.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	Enumerated	CertifiedGeneral CertifiedResidential LicensedResidential Appraiser RegisteredTraineeApprentice		N/A	N/A
527	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseTypeOtherDescription	A free-form text field used to capture additional information when Other is selected for Appraisal License Type.	N/A	N/A	Appraiser		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
528	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	XML Context	CR	CR	IF PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed"		Enumerated	Appraiser		Party .Party Information ...Appraiser Details	Appraiser's State License Number
529	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
530	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	String 30			Party .Party Information ...Appraiser Details ...Appraiser Supervisor First Name	N/A
531	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	String 35			Party .Party Information ...Appraiser Details ...Appraiser Supervisor Last Name	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
532	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	String 30			Party ..Party Information ...Appraiser Details....Appraiser Supervisor Middle Name	N/A
533	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	String 4			Party ..Party Information ...Appraiser Details....Appraiser Supervisor Suffix Name	N/A
534	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/ROLES/ROLE/APPRaiser_SUPERVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser Supervisor	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	Values: Enter the state license number of the supervisor who signed the appraisal.	String 21			Party ..Party Information ...Appraiser DetailsAppraiser Supervisor Identifier	Supervisory Appraiser's State License Number

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535	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser_SUPERVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseType	Used to specify the type of appraisal license held by an appraiser.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	Enumerated	CertifiedGeneral CertifiedResidential LicensedResidential Appraiser RegisteredTraineeA pprentice		N/A	N/A
536	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/APPRaiser_SUPERVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseTypeOtherDescription	A free-form text field used to capture additional information when Other is selected for Appraisal License Type.	N/A	N/A	Appraiser Supervisor		O	O	N/A	For Future Use	Enumerated			N/A	N/A
537	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser Supervisor	XML Context	CR	CR	IF (PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") AND supervisor signed appraisal		Enumerated	AppraiserSupervisor		N/A	Supervisory Appraiser's State License Number

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
538	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
539	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/INDIVIDUAL/CONTACT_POINTS/CONTACT_POINT	CONTACT_POINT	ContactPointTelephoneValue	The telephone number for the contact.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Numeric 10			N/A	N/A
540	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual	<i>Note moved to Column P-Saving Files In Selling System</i>	String 30		IF the condition is met for the primary Borrower, required to save the file in the selling system	Borrower Information ...Borrower Tab ...Borrower Details ...First Name*	First Name*
541	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual	<i>Note moved to Column P-Saving Files In Selling System</i>	String 35		IF the condition is met for the primary Borrower, required to save the file in the selling system	Borrower Information ...Borrower Tab ...Borrower Details ...Last Name*	Last Name*

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
542	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual AND middle name exists		String 30			Borrower ..Borrower Information ...Borrower Tab....Borrower Details.....Middle Name	Middle Name
543	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual AND suffix name exists		String 4			Borrower ..Borrower Information ...Borrower Tab....Borrower Details.....Suffix Name	Last Name*
544	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter the complete, unparsed name of the non-individual title holder of the <i>Mortgaged Premises</i> .	String 60		IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower ..Borrower Information ...Borrower Tab....Non-Individual Borrower Name*	Last Name*
545	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_S/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter "Other" if the non-individual title holder of the <i>Mortgaged Premises</i> is a living trust, land trust, Illinois land trust, or Native American Tribe or Tribal Organization.	Enumerated	Estate GovernmentEntity LimitedLiabilityCompany LimitedPartnership JointVenture NonProfitCorporation Other		Borrower ..Borrower Information ...Borrower TabNon-Individual Borrower Type	Gender Code = "8"

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546	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF LegalEntityType = "Other"	Values: Enter the applicable value for the non-individual title holder of the Mortgaged Premises.	Enumerated	IllinoisLandTrust LandTrust LivingTrust NativeAmericanTrib eOrTribalOrganizati on		Borrower .Borrower Information ...Borrower Tab ...Borrower DetailsNon-Individual Borrower Type	Gender Code = "8"
547	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressAdditionalLineText	Address information that cannot be contained in the Address Line Text.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 100			N/A	Street Address (Line 2)
548	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"	Format: Two lines are no longer available, but this field has been lengthened from 25 to 100 characters. Values: ◊ Enter the complete mailing street address for the property (excluding City, State, and ZIP). ◊ If the <i>Borrower's</i> mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			Borrower .Borrower Information ...Borrower Tab ...Borrower Mailing AddressStreet Address	Borrower Mailing Address / Street Address

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549	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressType	Specifies the type of address.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"		Enumerated	Mailing		Borrower ..Borrower Information ...Borrower Tab ...Borrower Mailing AddressAddress Type	Heading: Borrower Mailing Address
550	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Address Type.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
551	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitDesignatorType	An additional address designation that further defines the delivery location. Example: Apartment, Building, Condo, Suite, Room, Mail Stop, Unit, etc. This list is based on the USPS's Publication 28 on Postal Addressing Standards, with the addition of Condo based on mortgage industry need.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	See Enumerations Tab		N/A	N/A

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552	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitDescriptor	The description of the Address Unit Designator Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	See Enumerations Tab		N/A	N/A
553	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 20			N/A	N/A
554	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"		String 50			Borrower .Borrower Information ..Borrower Tab ...Borrower Mailing AddressCity Name	Borrower Mailing Address / City

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
555	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"	Values: Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	String 2			Borrower Information ... Borrower Mailing Address....Country Code	Borrower Mailing Address / US Address
556	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	MailStopCode	Uniquely identifies an individual or office within a private company for the purposes of internal mail distribution. USPS calls this a MailStop Code (MSC).	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 20			N/A	N/A
557	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary" AND (CountryCode = "US" OR "CA")	Format: Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).	String 9			Borrower Information ... Borrower Mailing AddressPostal Code	Borrower Mailing Address / Zip Code Ext

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558	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostOfficeBoxIdentifier	The identifier of the locked box located in the post office lobby or other authorized place that customers may rent for delivery of mail.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 30			N/A	N/A
559	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	RuralRouteIdentifier	An address for mail that is to be delivered to a rural postal delivery route including both the rural route identifier and the box identifier.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 50			N/A	N/A
560	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND BorrowerMailToAddressSameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary" AND (CountryCode = "US" OR "CA")	Values: ◇ If the Borrower's mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort ID 548. ◇ Enter "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm	String 2			Borrower ..Borrower Information ...Borrower Tab ...Borrower Mailing Address....State Code	Borrower Mailing Address / State
561	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetName	The official name of a street assigned by a local governing authority.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 50			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
562	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetPostDirectionalText	The directional symbol that represents the sector of a city where a street address is located. Example: E, W, N, S, NE, NW, SE, SW.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 2			N/A	N/A
563	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetPreDirectionalText	The street vector or the direction the street has taken from some arbitrary starting point. Example: E, W, N, S, NE, NW, SE, SW.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 2			N/A	N/A
564	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetPrimaryNumberText	The number assigned to a building or land parcel along the street to identify location and ensure accurate mail delivery.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 20			N/A	N/A
565	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StreetSuffixText	The trailing designator in a street address or the appropriate abbreviation. Example: Drive, Way, Court, Street, etc.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 20			N/A	N/A

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566	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BANKRUPTCY	BANKRUPTCY	BankruptcyResolutionDate	The date the bankruptcy was discharged.	N/A	N/A	Borrower		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A
567	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND borrower is an individual		Numeric 3			Borrower .Borrower Information ...Borrower Tab ...Borrower Data Required for Government ReportingBorrower Age at Application Years Count	Age
568	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND Borrower is an individual		YYYY-MM-DD			Borrower .Borrower Information ...Borrower Tab ...Borrower Data Required for Government ReportingBorrower Birth Date	Date of Birth (mm/dd/yyyy)

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569	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerCharacteristicType	Specifies the classification applied to a borrower for the purposes of processing or reporting.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	SellerEmployee		Borrower Information ...Borrower Tab ...Borrower Details ...Borrower Characteristic Type	N/A
570	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerCharacteristicTypeOtherDescription	The description of the Borrower Characteristic Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
571	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	XML Context	CR	CR	IF PartyRoleType = "Borrower"	Values: ◊ Enter "Primary" if there is one <i>Borrower</i> . ◊ If there is more than one <i>Borrower</i> , enter "Primary" for one <i>Borrower</i> and "Secondary" for up to 4 additional <i>Borrowers</i> .	Enumerated	Primary Secondary	IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower Information ...Borrower Tab ...Borrower Details ...Borrower Classification Type*	Headings: Primary Borrower* and Co-Borrower

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572	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"		Boolean	false true		Borrower .Borrower Information ..Borrower Tab ...Borrower Mailing AddressBorrower Mail To Address Same as Property Indicator	Borrower Mailing Address Different from the Property Address
573	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	Net New	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter the stable monthly income, as defined in Guide Section 37.13, for each qualifying <i>Borrower</i> .	Numeric 9			Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting Details....Borrower Qualifying Income Amount	N/A
574	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerTotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by an individual borrower.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Numeric 2			N/A	N/A

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575	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	MaritalStatusType	The marital status of the party as disclosed by the party.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	Married NotProvided Separated Unmarried		Borrower Information ... Borrower Tab ... Borrower DetailsMarital Status Type	N/A
576	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND LoanAffordableIndicator = "true"	Values: ◇ Enter the applicable value as required for <i>Home Possible Mortgages</i> , or as required in Seller's negotiated term. ◇ Enter "Other" if the <i>Borrower</i> did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		Borrower Information ... Borrower Tab ... First Time Homebuyer Details ....:Counseling Confirmation Type	Homeowner Education / Education Administrator
577	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF CounselingConfirmationType = "Other"	Values: Enter "BorrowerDidNotParticipate," "MortgageInsuranceCompany," or "NonProfitOrganization" as required in Seller's negotiated term.	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		Borrower Information ... Borrower Tab ... First Time Homebuyer Details:Counseling Confirmation Type	Homeowner Education / Education Administrator

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578	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND LoanAffordableIndicator = "true"	Values: ◇ Enter the applicable value as required for <i>Home Possible Mortgages</i> , or as required in Seller's negotiated term. ◇ Enter "Individual" if one-on-one counseling was performed. ◇ Enter "Other" if the Borrower did not participate in required counseling.	Enumerated	BorrowerEducation NotRequired Classroom HomeStudy Individual Other		Borrower Information ..Borrower Tab ...Borrower DetailsFirst Time Homebuyer DetailsCounseling Format Type	Homeowner Education / Education Format
579	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF CounselingFormatType = "Other"		Enumerated	BorrowerDidNotParticipate		Borrower Information ..Borrower Tab ...Borrower DetailsFirst Time Homebuyer DetailsCounseling Format Type	Homeowner Education / Education Format

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580	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower		O	O	N/A	For Future Use	String 30			N/A	N/A
581	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySingleSourceIndicator	If true, indicates the credit report was based on the input from a single credit repository. Also known as a single in-file credit report.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Boolean	false true		Borrower .Borrower Information ...Borrower Tab ...Borrower Underwriting Details ...Credit Repository Single Source Indicator	N/A

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582	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	FNM Legacy	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter "true" if there is a credit repository source for the Borrower's credit score.	Boolean	false true		Borrower .Borrower Information ...Borrower Tab ...Borrower Underwriting Details ... Credit Repository Source Indicator	N/A
583	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	FNM Legacy	CR	CR	IF PartyRoleType = "Borrower" AND CreditRepositorySourceIndicator = "true"		Enumerated	Equifax Experian TransUnion		Borrower .Borrower Information ...Borrower Tab ...Borrower Underwriting Details ... Credit Repository Source Type	N/A

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584	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceOtherDescription	Identifies the Credit Repository Source when Credit Repository Source Type is set to Other.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
585	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreDate	Date that the referenced credit score was produced.	N/A	N/A	Borrower		O	O	N/A	For Future Use	YYYY-MM-DD			Borrower .Borrower Information ..Borrower Tab ...Borrower Underwriting DetailsCredit Score Date	N/A

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586	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the credit score that impairs its effectiveness as an indicator of credit risk.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	InsufficientCreditHistory SignificantErrorsScore		Borrower Information ...Borrower Tab ...Borrower Underwriting DetailsCredit Score Impairment Type	N/A
587	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreImpairmentTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Credit Score Impairment Type.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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588	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreModelNameType	Identifies the score algorithm model name used to produce the referenced credit risk score.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	EquifaxBeacon5.0 ExperianFairIsaac FICORiskScoreClass04		Borrower Information ...Borrower Tab ...Borrower Underwriting DetailsCredit Score Model Name Type	N/A
589	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreModelNameTypeOtherDescription	When the Credit Score Model Name Type is set to Other, this element holds the description.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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590	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	FNM Legacy	CR	CR	IF PartyRoleType = "Borrower" AND credit score exists	• Values: Enter up to three credit scores, if borrower credit score exists.	Numeric 4			Borrower Information ..Borrower Tab ...Borrower Underwriting DetailsCredit Score Value	N/A
591	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEMS/CURRENT_INCOME_ITEM/INCOME_DOCUMENTATION/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeDocumentationType	The type of documentation used as a means of identifying or verifying the borrower's income used in the transaction.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	FederalIncomeTaxReturn OperatingIncomeStatement Paystub VerbalStatement VerificationOfIncome W2Form		N/A	N/A

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592	MESSAGE/DEAL_SETS/DEALSET/DEALS/PARTIES/PARTY/ROLES/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEMS/CURRENT_INCOME_ITEM/INCOME_DOCUMENTATIONS/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeDocumentationTypeOtherDescription	A free-form text field used to capture the Income Documentation Type if Other is selected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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593	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEM/CURRENT_INCOME_ITEM/INCOME_DOCUMENTATIONS/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeVerificationRangeCount	The number of time periods as defined by the Verification Range Type for which documentation is collected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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594	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEM/CURRENT_INCOME_ITEM/INCOME_DOCUMENTATIONS/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeVerificationRangeType	Specifies the period or range of time for which the specific type of Documentation Type is collected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	MostRecentDays MostRecentMonths MostRecentYear PaymentPeriod StatementPeriod		N/A	N/A

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595	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/CURRENT_INCOME/CURRENT_INCOME_ITEMS/CURRENT_INCOME_ITEM/INCOME_DOCUMENTATIONS/INCOME_DOCUMENTATION	INCOME_DOCUMENTATION	IncomeVerificationRangeTypeOtherDescription	A free-form text field used to collect additional information when other is selected for Verification Range Type.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
596	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A

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597	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND borrower is an individual AND LoanPurposeType = "Purchase" AND PropertyUsageType = "PrimaryResidence"	Values: ◇ Enter "true" if the <i>Borrower</i> is a <i>First-Time Homebuyer</i> as defined in the Guide Glossary. ◇ <i>Borrower</i> data must be delivered for each <i>First-Time Homebuyer</i> .	Boolean	false true		Borrower Information ...Borrower Tab ...Borrower Details ...First Time Homebuyer Details:Borrower First Time Homebuyer Indicator	First-Time Homebuyer Y/N
598	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower" AND borrower is an individual	Values: Enter "NonResidentAlien" only if permitted by Seller's negotiated term.	Enumerated	NonPermanentResidentAlien NonResidentAlien PermanentResidentAlien Unknown USCitizen		Borrower Information ...Borrower Tab ...Borrower DetailsCitizenship Residency Type	• Citizenship Status • SCC = Negotiated

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599	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Boolean	false true		N/A	N/A
600	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Boolean	false true		Borrower .Borrower Information ...Borrower Tab ...Employment Borrower Self Employed Indicator	N/A
601	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentStartDate	The date that the borrower started the employment position with the employer.	N/A	N/A	Borrower		O	O	N/A	For Future Use	YYYY-MM-DD			N/A	N/A

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602	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentStatusType	Indicates whether the employment for the borrower is current or previous.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	Current Previous		N/A	N/A
603	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentDocumentationType	The type of documentation used as a means of identifying or verifying the borrower's employment used in the transaction.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	ThirdPartyStatement VerbalStatement VerificationOfEmployment		N/A	N/A

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604	MESSAGE/DEAL_SETS/DEALSET/DEALS/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentDocumentationTypeOtherDescription	A free-form text field used to capture the Employment Documentation Type if Other is selected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A
605	MESSAGE/DEAL_SETS/DEALSET/DEALS/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentVerificationRangeCount	The number of time periods as defined by the Verification Range Type for which documentation is collected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Numeric 3			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
606	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentVerificationRangeType	Specifies the period or range of time for which the specific type of Documentation Type is collected.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated	MostRecentDays MostRecentMonths MostRecentYear PaymentPeriod StatementPeriod		N/A	N/A
607	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT_DOCUMENTATIONS/EMPLOYMENT_DOCUMENTATION	EMPLOYMENT_DOCUMENTATION	EmploymentVerificationRangeTypeOtherDescription	A free-form text field used to collect additional information when other is selected for Verification Range Type.	N/A	N/A	Borrower		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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608	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	GenderType	The borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if Borrower is a legal entity.	Enumerated	Female InformationNotProvidedUnknown Male NotApplicable		Borrower Information ... Borrower Tab ... Borrower Data Required for Government Reporting ...Gender Type	Gender
609	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	HMDAEthnicityType	The borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if Borrower is a legal entity.	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino		Borrower Information ... Borrower Tab ... Borrower Data Required for Government Reporting ...HMDA Ethnicity Type	Ethnicity

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610	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE	HMDA_RACE	HMDARaceType	The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if Borrower is a legal entity.	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White		Borrower Information ...Borrower Tab Required for Government Reporting ...HMDA Race Type	Race / National Origin
611	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	XML Context	R	R	Required for all loans	<i>Note moved to Column P-Saving Files In Selling System</i>	Enumerated	Borrower	IF the condition is met for the primary Borrower, required to save the file in the selling system	Borrower Information ...Borrower Tab	Headings: Primary Borrower* and Co-Borrower
612	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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613	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"		Enumerated	EmployerIdentificationNumber IndividualTaxpayerIdentificationNumber SocialSecurityNumber		Borrower Information ...Borrower Tab ...Borrower Details ...Taxpayer Identifier Type	Social Security Number
614	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "Borrower"	Format: Valid format is NNNNNNNNNN - Do not enter dashes.	String 9			Borrower Information ...Borrower Tab ...Borrower Details ...Taxpayer Identifier Value	Social Security Number
615	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	ClosingAgent		O	O	N/A	For Future Use	String 50			N/A	N/A

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616	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/CLOSING_AGENT	CLOSING_AGENT	ClosingAgentType	Designates the type of the closing agent.	N/A	N/A	ClosingAgent		O	O	N/A	For Future Use	Enumerated	Attorney ClosingAgent EscrowCompany SettlementAgent TitleCompany		N/A	N/A
617	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/CLOSING_AGENT	CLOSING_AGENT	ClosingAgentTypeOtherDescription	When Other is specified in Closing Agent Type, this data element contains the description.	N/A	N/A	ClosingAgent		O	O	N/A	For Future Use	Enumerated			N/A	N/A
618	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	ClosingAgent		O	O	N/A	For Future Use	Enumerated			N/A	N/A
619	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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620	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
621	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A
622	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
623	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	LoanOriginationCompany		O	O	N/A	For Future Use	String 60			Party .Party Information ..Loan Originator Details ...Loan Origination Company Full Name	N/A

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624	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	LoanOriginCompany		O	O	N/A	For Future Use	Enumerated	Corporation GovernmentEntity NonProfitCorporation Partnership		Party .Party Information ..Loan Originator Details ...Loan Origination Company Type	N/A
625	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType OtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	LoanOriginCompany		O	O	N/A	For Future Use	Enumerated			N/A	N/A
626	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	MERSOrganizationIdentifier	The identification number assigned by MERS to the organization.	N/A	N/A	LoanOriginCompany		O	O	N/A	For Future Use	String 50			N/A	N/A

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627	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginationCompany	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "LoanOriginationCompany"	<p>FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements.</p> <p>Values: Enter the loan origination company's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry.</p>	String 50			Party ..Party Information ..Loan Originator Details ...Loan Origination Company Identifier	Loan Origination Company Identifier
628	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginationCompany	XML Context	CR	CR	IF loan origination company data is available		Enumerated	LoanOriginationCompany		N/A	Loan Origination Company Identifier
629	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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630	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	String 30			Party ..Party Information ..Loan Originator Details ...Loan Originator First Name	N/A
631	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	String 35			Party ..Party Information ..Loan Originator Details ...Loan Originator Last Name	N/A
632	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	String 30			Party ..Party Information ..Loan Originator Details ...Loan Originator Middle Name	N/A
633	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	String 4			Party ..Party Information ..Loan Originator Details ...Loan Originator Suffix Name	N/A

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634	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "LoanOriginator"	<ul style="list-style-type: none"> FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. Values: Enter the loan officer's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry. 	String 50			Party ..Party Information ...Loan Originator Details ...Loan Originator Identifier	Loan Originator Identifier
635	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorType	Specifies the type of party that originated the loan.	N/A	N/A	LoanOriginator	Net New	R	R	Required for all loans	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◇ For <i>Retail Mortgages</i> as defined in the Glossary select "Lender". ◇ See related Guide Glossary terms for "<i>Mortgage Broker</i>" and "<i>Correspondent</i>", and select the applicable value. 	Enumerated	Broker Correspondent Lender		Party ..Party Information ...Loan Originator Details ...Loan Originator Type	SCC = "018", "211" or "212"
636	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Loan Originator Type.	N/A	N/A	LoanOriginator		O	O	N/A	For Future Use	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
637	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	XML Context	R	R	Required for all loans		Enumerated	LoanOriginator		N/A	Loan Originator Identifier
638	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
639	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIER/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	FNM/FRE Legacy	CR	CR	IF PartyRoleType = "LoanSeller"	Values: Submitted as part of login	String 50			Screen Heading .Seller/Service:	Submitted during login to selling system.
640	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	XML Context	R	R	Required for all loans		Enumerated	LoanSeller		Screen Heading .Seller/Service:	Submitted during login to selling system.

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
641	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
642	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIER/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Payee	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
643	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Payee	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A
644	MESSAGE/DEAL_SETS/DEALSET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
645	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	FNM Legacy	CI	O	N/A	Not Used	String 50			Screen Heading .Seller/Servicer:	N/A
646	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE_DESCRIPTOR	ROLE_DESCRIPTOR	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	XML Context	CI	O	N/A	Not Used	Enumerated	Servicer		Screen Heading .Seller/Servicer:	N/A
647	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/ROLES/ROLE_DESCRIPTOR	ROLE_DESCRIPTOR	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
648	MESSAGE/DEAL_SETS/DEAL_SET/DEAL_PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	TitleCompany		O	O	N/A	For Future Use	String 60			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
649	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	TitleCompany		O	O	N/A	For Future Use	Enumerated			N/A	N/A
650	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEALPARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
651	MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	String 3			N/A	N/A
652	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
653	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A
654	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
655	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
656	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
657	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
658	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIER/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	FNM Legacy	CI	O	N/A	Not Used	String 50			N/A	N/A
659	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	XML Context	CI	O	N/A	Not Used	Enumerated			N/A	N/A
660	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
661	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAccrualRateStructureType	Specifies the structure used to determine the accrual interest rate for the pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
662	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolAmortizationType	A classification or description for a pool of loans generally based on the variability of the rate or payment over time.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
663	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolAmortizationTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected for Pool Amortization Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
664	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolAssumabilityIndicator	Indicates whether the pool is backed by loans that are assumable by another borrower.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Boolean	false true		N/A	N/A
665	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolBalloonIndicator	Indicates whether or not the pool is backed by loans on which a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Boolean	false true		N/A	N/A
666	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolFixedServicingFeePercent	The servicing fee to be used in determining the rate of interest that accrues on a mortgage backed security (MBS) pool that has a weighted-average structure based on a fixed servicing fee.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
667	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolIdentifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable data points. See Pool Prefix Identifier or Pool Suffix Identifier.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	String 20			N/A	N/A
668	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolInterestAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating a new interest rate for a pool of loans.	N/A	N/A	N/A		O	O	N/A	Not Used	Numeric 3			N/A	N/A
669	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolInterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment for a pool of loans.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Numeric 3			N/A	N/A
670	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolInterestOnlyIndicator	Indicates whether a pool is backed by loans with interest-only payments.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Boolean	false true		N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
671	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated for a pool. This field is used in conjunction with Pool Interest Rate Rounding Type, which indicates how the rounding should occur.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
672	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingType	Indicates how the interest rate is rounded when a new interest rate is calculated for a pool of loans.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
673	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolInvestorProductPlanIdentifier	Identifies the plan of the varying loan payment and/or rate change characteristics for a pool of loans issued by the servicer.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	String 10			N/A	N/A
674	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolIssueDate	The date a mortgage-backed security is issued to investors.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	YYYY-MM-DD			N/A	N/A
675	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolMarginRatePercent	The factor that is added to the ARM index value to calculate the pool accrual rate.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
676	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolMaximumAccrualRatePercent	The maximum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
677	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolMinimumAccrualRatePercent	The minimum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
678	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolMortgageType	Specifies mortgage type of the loans for the pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A
679	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolMortgageTypeOtherDescription	The description of the Pool Mortgage Type when Other is selected as the option from the enumerated list.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
680	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolOwnershipPercent	Identifies the percentage amount of the pool owned by the investor.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
681	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolScheduledRemittancePaymentDay	Indicates the day of the month the servicer must remit the scheduled pass-through payment to the certificate holders of a particular pool.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	---DD			N/A	N/A
682	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolSecurityIssueDateInterestRatePercent	The security interest rate, expressed as a percent, for the pool as of the security issue date.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
683	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DE/TAIL	POOL_DETAIL	PoolStructureType	Denotes the type of mortgage-backed security structure.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	Enumerated			N/A	N/A

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	ULDD Selling System Screen Name	F11/13SF Field Name
684	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolStructureTypeOtherDescription	The description of the Pool Structure Type when Other is selected as the option from the enumerated list.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A	N/A
685	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	PoolSuffixIdentifier	Suffix associated with the pool identifier.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	String 10			N/A	N/A
686	MESSAGE/DEAL_SETS/DEAL_SET/POOL_DETAIL	POOL_DETAIL	SecurityTradeBookEntryDate	The date that the security will be delivered to the designated book entry account.	N/A	N/A	N/A	FNM Legacy	CI	O	N/A	Not Used	YYYY-MM-DD			N/A	N/A
687	MESSAGE/DEAL_SETS/PARTIES/PARTY_ROLES/PARTY_ROLE_IDENTIFIER/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanDeliveryFilePreparer	XML Context	R	R	Required for all files	Values: ◇ For vendor-built systems, enter Freddie Mac-assigned Vendor Number:Vendor System Name ◇ For seller-built systems, enter Freddie Mac-assigned Seller Number:Seller Name	String 50			N/A Import File Only	N/A Import File Only
688	MESSAGE/DEAL_SETS/PARTIES/PARTY	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a	N/A	N/A	LoanDeliveryFilePreparer	XML Context	R	R	Required for all files	Values: Used to identify the vendor or lender system creating the XML file.	Enumerated	LoanDeliveryFilePreparer		N/A Import File Only	N/A Import File Only
689	MESSAGE/DEAL_SETS/PARTIES/PARTY_ROLES/ROLE_ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	N/A		O	O	N/A	Not Used	Enumerated			N/A Import File Only	N/A

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 Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDSS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDSS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDSS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
1	MESSAGE	MESSAGE	MISMOReferenceModelIdentifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies. :	N/A	N/A	N/A	XML Context	R	Required for all files	<ul style="list-style-type: none"> Definition: MISMOReferenceModelIdentifier is an attribute on the MESSAGE container. Values: Enter the version of the MISMO Reference Model used to create the XML file. : 	String 20	3.0.0.263.12		N/A Import File Only	N/A Import File Only
2	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	XML Context	R	Required for all files	<ul style="list-style-type: none"> Values: Enter the version of the <i>Freddie Mac Implementation Guide for Loan Delivery Data, Appendix A</i>, in effect as of the loan delivery date. : 	String 10			N/A Import File Only	N/A Import File Only
3	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	XML Context	R	Required for all files	<ul style="list-style-type: none"> Values: Enter the date and time the import file is delivered to the GSE. (Not applicable for loan delivery system data entry.) : 	YYYY-MM-DDThh:mm:ss			N/A Import File Only	N/A Import File Only
10	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	FNM/FRE Legacy	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter the complete street address for the property (excluding City, State, and ZIP). : 	String 100			Property ..Property Information ..Subject Property Address ..Street Address	Property Street Address (Line 1)
14	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	N/A	FNM/FRE Legacy	R	Required for all loans		String 50			Property ..Property Information ..Subject Property Address ..City Name	City
16	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	FNM/FRE Legacy	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter a valid ZIP code maintained by the United States Postal Service (USPS) at https://tools.usps.com/go/ZipLookupAction_input Format: Valid format options are either "#####" or "#####-" (no dash). : 	String 9		Required to save the file in the selling system.	Property ..Property Information ..Subject Property Address ..Postal Code*	Zip Code* + Extension
18	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	FNM/FRE Legacy	R	Required for all loans	<ul style="list-style-type: none"> Values: Enter "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm : 	String 2		Required to save the file in the selling system.	Property ..Property Information ..Subject Property Address ..State Code*	<ul style="list-style-type: none"> • State* • SCC = "221", "257", "259", "261"
38	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	FRE Legacy	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ Enter "Established" if condominium meets Guide Glossary definition of <i>Established Condominium Project</i>. ◊ Enter "New" if condominium meets Guide Glossary definition of <i>New Condominium Project</i>. : 	Enumerated	Established New		Property ..Property Information ..Condominium Details ..Condominium Project Status Type	<ul style="list-style-type: none"> • Project Classification Code = "1-New Condominium Project", or "2-Established Condominium Project" • SCC = "H10"
41	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	FRE Legacy	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND project review is required	<ul style="list-style-type: none"> Values: <ul style="list-style-type: none"> ◊ Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. ◊ Enter "Detached" if none of the units in the project has a common wall or other direct physical connection with another unit. Such projects are known as site condominiums (single family homes with a condominium form of ownership). : 	Enumerated	Attached Detached		Property ..Property Information ..Condominium Details ..Project Attachment Type	<ul style="list-style-type: none"> • Project Classification Code = "3-Detached Condominium Project"
42	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	FNM/FRE Legacy	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"	<ul style="list-style-type: none"> Definition: Identifies the type of condominium project review that was completed for the subject property. Values: <ul style="list-style-type: none"> ◊ Enter "CondominiumProjectManagerReview," "FHA_Approved," or "ProjectEligibilityReviewService" as applicable for reciprocal review. ◊ Enter "ExemptFromReview" for Relief Refinance Mortgages—Same Servicer OR if applies. ◊ Enter "FullReview" if a review has been performed in compliance with Guide Section 42.5 or 42.6. ◊ Enter "StreamlinedReview" if a limited review was performed. : 	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		Property ..Property Information ..Condominium Details ..Project Classification Identifier	<ul style="list-style-type: none"> • Project Classification Code = "3-Reciprocal review, streamlined review" • SCC = "H09", "H10"

Appendix A - Freddie Mac XML Data Requirements
 Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
45	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	FRE Legacy	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Mortgage is not a Relief Refinance Mortgage	Values: Enter the actual number of units in the project (including phases that are not yet complete). ;	Numeric 5			Property ..Property Information ..Condominium Details ...Project Dwelling Unit Count	• Project Classification Code = "2-2- to 4-Unit Condominium Project" • SCC = Negotiated
47	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner. ;	N/A	N/A	N/A	FRE Legacy	CR	IF subject property is a condominium		Enumerated	Condominium Cooperative		Property ..Property Information ..Property Details ...Project Legal Structure Type	• Property Type Code = "1- Condominium" • SCC = "257", "259", "261", "H09", "H10"
48	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative). ;	N/A	N/A	N/A	FRE Legacy	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium"	Values: Enter the full association/corporate legal name of the project. ;	String 50			Property ..Property Information ..Condominium Details ...Project Name	Condo Name
49	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	PUDIndicator	Indicates that the project in which the subject property is located is a Planned Unit Development (PUD). A PUD is a project or subdivision that consists of common property and / or improvements that are owned and maintained by an owners' association for the benefit and use of the individual unit owners. ;	N/A	N/A	N/A	FRE Legacy	R	Required for all loans	Definition: The related Guide Glossary term is <i>Planned Unit Development (PUD)</i> . Values: Enter "true" if the Mortgaged Premises is located in a <i>Planned Unit Development (PUD)</i> . ;	Boolean	false true		Property ..Property Information ..Property Details ...PUD Indicator	Property Type Code = "3- PUD"
51	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	FRE Legacy	R	Required for all loans	Values: ◊ Enter "Manufactured" if the dwelling meets Guide Glossary definition for <i>Manufactured Home</i> . ◊ Enter "SiteBuilt" if: • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing. ◊ Do not enter "Modular", even if the dwelling is factory-built and not on a permanent chassis. ;	Enumerated	Manufactured Modular SiteBuilt		Property ..Property Information ..Construction Details ...Construction Method Type	• Property Type Code = "4- Manufactured Housing" • SCC = "951", "952", "D49", "D50", "D51", "D52", "D69"
57	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	FinancedUnitCount	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	FNM/FRE Legacy	R	Required for all loans	Values: Enter "1" if ProjectLegalStructureType = "Condominium" or "Cooperative".	Numeric 2	1 2 3 4	Required to save the file in the selling system.	Property ..Property Information ..Property Details ...Financed Unit Count	• Number of Units* • Property Type = "5-1 - 4 Family Fee Simple" • SCC = "221"
63	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	FRE Legacy	R	Required for all loans	Values: ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Other" if "LifeEstate" is permitted by Seller's negotiated term.	Enumerated	FeeSimple Leasehold Other		Property ..Property Information ..Property Details ...Property Estate Type	• Property Type Code = "2- Leasehold", "5-1 - 4 Family Fee Simple" • SCC = "128", "218"
64	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Estate Type.	N/A	N/A	N/A	Net New	CR	IF Sort ID-63 PropertyEstateType = "Other"	Values: Enter "Life Estate" if permitted by Seller's negotiated term.	Enumerated	LifeEstate		Property ..Property Information ..Property Details ...Property Estate Type	N/A New Valid Value
67	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◊ If this data is not available from property valuation documents, the borrower's input is an acceptable source. ◊ Enter "9999" if HVE or LP Home Value Model was used to value the subject property.	YYYY			Property ..Property Information ..Property Details ...Property Structure Built Year	Year Built
69	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageType	Specifies the usage intention of the borrower for the property.	N/A	N/A	N/A	FNM/FRE Legacy	R	Required for all loans		Enumerated	Investment PrimaryResidence SecondHome		Property ..Property Information ..Property Details ...Property Usage Type	• Purpose of Loan Code = "1- Purchase (owner-occupied)", "2- Refinance (owner-occupied)", "3- Purchase (investment property)", "4-Second Home (purchase or refinance)", "5-Refinance (investment property)" • SCC = "221"

Appendix A - Freddie Mac XML Data Requirements
 Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
77	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/SCOLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	FNM/FRE Legacy	CR	IF full appraisal was performed on the subject property AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	Values: ◇ If this data is not available from property valuation documents, the borrower's input is an acceptable source. ◇ Enter the actual number of bedrooms for each unit. ◇ Enter "0" if the unit is a studio/efficiency apartment.	Numeric 2			Property ..Property Information ..Property Details ...Bedroom Count	Number of Bedrooms
78	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/SCOLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	FNM/FRE Legacy	CR	IF full appraisal was performed on the subject property AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	Values: ◇ For investment properties, enter the gross monthly rental income for each unit as indicated on the signed lease(s) for the Mortgaged Premises, if the subject property was valued by an interior appraisal. ◇ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the Mortgaged Premises, if the subject property was valued by an interior appraisal. ◇ If there is no active lease for a unit, or the Borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. Format: Round values to the nearest dollar.	Numeric 9			Property ..Property Information ..Property Details ...Property Dwelling Unit Eligible Rent Amount	Gross Monthly Rent
83	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERAL/SCOLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	FNM/FRE Legacy	R	Required for all loans	Values: Enter the value that was used to calculate the LTV for the delivered loan. ◇ Enter the appraised value if an appraisal is used. ◇ Enter the point value estimate if an <i>AVM</i> is used. ◇ Enter the purchase price (for LP purchases) or the <i>Borrower's</i> estimate of value (for LP refinances) if a <i>Home Value Model</i> is used. ◇ Enter the estimated market value after completion of the improvements for energy conservation <i>Mortgages</i> . ◇ Enter the value as instructed in <i>Seller's</i> negotiated terms as applicable.	Numeric 9			Property ..Appraisal/Valuation Property Details ...Property Valuation Amount	Appraised Value of Property (\$)
93	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	Required for all loans	Parent Container: For this LOAN container, specify one of the following: ◇ LoanStateType = "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false") ◇ LoanStateType = "AtModification" if the loan is a modification (MortgageModificationIndicator = "true").	Enumerated	SubjectLoan	Required to save the file in the selling system.	N/A	Loan Feature Code = "H-Guaranteed Rural Housing or Home Possible Mortgages with Rural Housing Services Leveraged Seconds" SCC = "582" XML Context
102	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	ConversionType	Specifies the type of conversion permissible for a loan as stated on the mortgage documents.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 232-ConvertibleIndicator = "true"		Enumerated	ToFixedRate ToMonthlyPaymentFrequency		Loan (Closing or Modification tabs) ..Product Information ..Conversion Option Details ...Conversion Type	Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" Selling system product selection
110	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceType	Specifies the type and source of index to be used to determine the interest rate at each adjustment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"		Enumerated	LIBOROneYearWSJDaily SixMonthLIBOR_WSJDaily WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Index Source Type	Index Source
113	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is <i>Lookback Period</i> . Values: ◇ Enter the number of days preceding the PerChangeRateAdjustmentEffectiveDate (<i>Interest Change Date</i>). ◇ Enter "25" if the <i>Lookback Period</i> is the <i>First Business Day</i> of the month immediately preceding the month in which the <i>Interest Change Date</i> occurs.	Numeric 3	25 45		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest and Payment Adjustment Index Lead Days Count	Index Lookback Days

Appendix A - Freddie Mac XML Data Requirements
Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
114	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	CeilingRatePercent	The stated maximum percentage to which the interest rate can increase over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is <i>Lifetime Ceiling</i> . Values: ◊ Enter the sum of the <i>Note Rate</i> at origination plus the <i>Life Cap</i> . ◊ For ARMs with financed permanent buydowns, calculate using the permanently bought down initial <i>Note Rate</i> .	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Ceiling Rate Percent	Life of Loan Max Rate (%)
116	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND floor exists.	Definition: The related Guide Glossary term is <i>Lifetime Floor</i> . Values: ◊ If the ARM has no <i>Lifetime Floor</i> , do not provide this data point. Do not enter the <i>Margin</i> value. ◊ For ARMs with financed permanent buydowns, calculate using the permanently bought down initial Note Rate.	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Floor Rate Percent	Life of Loan Floor (%)
117	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest rate rounding exists	Format: Enter the value for interest rate rounding as "0.125."	Percent 3.4	0.125		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest Rate Rounding Percent	Interest Rate Rounded (%)
118	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest rate rounding specified in the Note		Enumerated	Nearest		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Interest Rate Rounding Type	Direction Rounded
119	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	The number of percentage points to be added to the index to arrive at the new interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is <i>Margin</i> . Format: Enter the <i>Margin</i> to four decimal places. For example, 1% must be entered as "1.0000."	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...Margin Rate Percent	Note Margin (%)
120	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Parent Container: Enter two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container: ◊ One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps. ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.	Enumerated	First Subsequent		Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab	XML Context (For selling system product selection--ARM Cap Structure)
121	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND decrease cap exists	Definition: The related Guide Glossary terms are <i>Initial Cap</i> and <i>Periodic Cap</i> . Values: If they exist: ◊ Enter the <i>Initial (decrease) Cap</i> with AdjustmentRuleType = "First." ◊ Enter the <i>Periodic (decrease) Cap</i> with AdjustmentRuleType = "Subsequent."	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Maximum Decrease Rate Percent	First Rate Adjustment % Min Rate

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Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
122	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	The maximum number of percentage points by which the rate can increase from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary terms are <i>Initial Cap</i> and <i>Periodic Cap</i> . Values: ◊ Enter the <i>Initial Cap</i> with AdjustmentRuleType = "First." ◊ Enter the <i>Periodic Cap</i> with AdjustmentRuleType = "Subsequent."	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Maximum Increase Rate Percent	First Rate Adjustment % Max Rate Periodic Interest Rate Cap
123	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is <i>Initial Interest Change Date</i> . Values: ◊ Enter the <i>Initial Interest Change Date</i> with AdjustmentRuleType = "First." ◊ Enter the second (first periodic) <i>Interest Change Date</i> with AdjustmentRuleType = "Subsequent."	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Rate Adjustment Effective Date	First Rate Adjustment Date (mm/dd/yyyy)
124	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the subject loan can change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: ◊ For AdjustmentRuleType = "First," enter the number of months between the initial rate adjustment and the second rate adjustment. ◊ For AdjustmentRuleType = "Subsequent," enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ..ARM Details ...First Adjustment Tab and Subsequent Adjustment Tab ...Per Change Rate Adjustment Frequency Months Count	Selling system product selection-ARM Cap Structure
138	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◊ Enter "AdjustableRate" for an ARM. ◊ Enter "Fixed" for fixed-rate and <i>Balloon/Reset Mortgages</i> . ◊ Enter "RateImprovementMortgage" for <i>Affordable Merit Rate Mortgages</i> .	Enumerated	AdjustableRate Fixed RateImprovementMortgage	IF the delivered Mortgage is not converted, required to save the file in the selling system	Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Loan Amortization Type	ARM or Fixed Radio Button
145	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorType	Specifies the source of the buydown funds.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	Values: ◊ Enter "Other" if the contributor is an <i>Interested Party</i> as described in the Guide. ◊ Enter "Lender" for temporary buydowns funded with <i>Premium Financing</i> . ◊ Enter "Borrower" for all other temporary buydown contributors.	Enumerated	Borrower Lender Other		Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Contributor Type	Loan Feature Code = "R-Premium Financing funded temporary subsidy buydown"
146	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorTypeOtherDescription	A free-form text field used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy		IF Sort ID 145-BuydownContributorType = "Other"	Values: Enter "InterestedThirdParty" if the contributor is an <i>Interested Party</i> as described in the Guide.	Enumerated	InterestedThirdParty		Loan (Closing or Modification tabs) ..Note Information ..Temporary Buydown Details ...Buydown Contributor Type	N/A
151	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 238-LoanAffordableIndicator = "true" AND closing costs are associated with this loan.	Definition: This amount does not include prepaids / escrow items. Values: Enter value as specified on <i>Tab 9-Additional Implementation Notes</i> .	Amount 9.2			Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount	Closing Costs (Up to 4) - Amount

Appendix A - Freddie Mac XML Data Requirements
Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
152	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 151- ClosingCostContributionAmount >= "1"	<ul style="list-style-type: none"> Definition: The related Guide Glossary term for "PremiumFunds" is <i>Premium Financing</i>. Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Enumerated	BridgeLoan CashOnHand CheckingSavings Contribution CreditCard GiftFunds Grant Other PremiumFunds SecuredLoan SweatEquity UnsecuredBorrowedFunds		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type	• Closing Cost Source • SCC = "547"
153	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 152- ClosingCostFundsType = "Other"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type	Closing Cost Source
154	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypes	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 151- ClosingCostContributionAmount >= "1"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type	• Closing Cost Source • SCC = "547"
155	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypesOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 154- ClosingCostSourceTypes = "Other"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Closing Cost Source Type	Closing Cost Source
157	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Mortgage is delivered through the Servicing Released Sales Process AND other funds are collected at closing	<ul style="list-style-type: none"> Definition: This data point captures the total amount of buydown, prepaids, or escrow item funds collected. Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Amount	Other Funds Collected (\$)
158	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 157- OtherFundsCollectedAtClosingAmount >= "1"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Enumerated	AdvancedPTIPayment EscrowFunds Other PrincipalCurtailment		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type	Other Funds Collected
159	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 158- OtherFundsCollectedAtClosingType = "Other"		Enumerated	Buydown		Loan (Closing or Modification tabs) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type	Other Funds Collected / Buydown

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 Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
162	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionLoanType	Specifies the specific type of construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 231-ConstructionLoanIndicator = "true"		Enumerated	ConstructionToPermanent		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction Loan Type	N/A
163	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent" AND Sort ID 165-ConstructionToPermanentClosingType does not exist	<ul style="list-style-type: none"> Definition: This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. Values: <ul style="list-style-type: none"> Enter "AutomaticConversion" for <i>Mortgages</i> with <i>Integrated Documentation</i> as described in Guide Section K33.4(b). Enter "Modification Agreement" for <i>Mortgages</i> with <i>Modification Documentation</i> as described in Guide Section K33.4(b). Enter "NewNote" for <i>Mortgages</i> with <i>Separate Documentation</i> as described in Guide Section K33.4(b). 	Enumerated	AutomaticConversion ModificationAgreement NewNote		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Feature Type	Ref Code = "0013-Construction Conversion or Renovation Mortgages using modification documentation"
165	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent" AND Sort ID 163-ConstructionToPermanentClosingFeatureType does not exist	<ul style="list-style-type: none"> Definition: This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. Values: <ul style="list-style-type: none"> Enter "OneClosing" for <i>Mortgages</i> with <i>Integrated Documentation</i> as described in Guide Section K33.4(b). Enter "Two Closing" for <i>Mortgages</i> with <i>Separate Documentation</i> or <i>Modification Documentation</i> as described in Guide Section K33.4(b). 	Enumerated	OneClosing TwoClosing		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction Details ...Construction To Permanent Closing Type	Ref Code = "0013-Construction Conversion or Renovation Mortgages using integrated documentation"
167	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentFirstPaymentDueDate	The due date of the first payment of the permanent mortgage phase of a construction to permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	<ul style="list-style-type: none"> Definition: This data point is applicable to <i>Construction Conversion</i> and <i>Renovation Mortgages</i> only. Enter the related Guide Glossary term is <i>Effective Date of Permanent Financing</i>. Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	YYYY-MM-DD			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Construction To Permanent First Payment Due Date	Modification / Conv Date (mm/dd/yyyy)
172	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 238-LoanAffordableIndicator = "true" AND Sort ID-315-LoanPurposeType = "Purchase"	<ul style="list-style-type: none"> Definition: The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts). This amount does not include prepaids / escrow items. Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Amount 9.2			Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Amount	Down Payment(s) / Amount
173	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 172-DownPaymentAmount ≥ "1"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency Other Relative ReligiousNonProfit StateAgency		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type	• Down Payment(s) / Amount • SCC = "547"
174	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 174-DownPaymentSourceType = "Other"	<ul style="list-style-type: none"> Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		Loan (Closing or Modification tabs) .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type	Down Payment(s) / Amount

Appendix A - Freddie Mac XML Data Requirements
Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditional Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
175	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 172-DownPaymentAmount ≥ "1"	Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i> .	Enumerated	BridgeLoan CashOnHand CheckingSavings GiftFunds OtherTypeOfDownPayment SecuredBorrowedFunds SweatEquity UnsecuredBorrowedFunds		Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Down Payment Type	• Down Payment(s) / Amount • SCC = "547"
176	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i> .	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		Loan (Closing or Modification tabs) ..Origination Information ..Funds Needed To Close Details ...Down Payment Type	Down Payment(s) / Amount
195	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA_URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 315-LoanPurposeType = "Purchase"	Values: ◊ For purchase transaction <i>Mortgages</i> , enter the purchase price of the property, net of any adjustments made for sales concessions. ◊ For energy conservation <i>Mortgages</i> , if considered when setting the terms of the <i>Mortgage</i> , enter the price paid for the <i>Mortgaged Premises</i> plus the actual cost of the energy conservation improvements. ◊ This data point not required for refinance transaction <i>Mortgages</i> .	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Loan Details ...Purchase Price Amount	Purchase/Sales Price (\$)
198	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActType	Identifies the section of the National Housing Act that defines underwriting guidelines for VA or FHA loan evaluations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 317-MortgageType = "FHA" OR "USDARuralHousing" OR "Other"	Definition: VA programs are not covered under the National Housing Act. Values: ◊ Enter "203B" or "234C" with MortgageType = "FHA." ◊ Enter "502" with MortgageType = "USDARuralHousing." ◊ Enter "184" or "8" with MortgageType = "Other" and MortgageTypeOtherDescription = "PublicAndIndianHousing."	Enumerated	203B 234C 184 502 8		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Section of Act Type	• Loan Feature Code = "F-FHA Loan", "H-Guaranteed Rural Housing," "N-Native American Mortgage" • SCC = "128", "130", "218"
207	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan is to be reported as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	FRE Conditionality: Required even if Seller is not covered by HMDA.	Boolean	false true		Loan (Closing or Modification tabs) ..Origination Information ..Origination Details ...HMDA HOEPA Loan Status Indicator	Is this mortgage subject to the high cost provisions of HOEPA? Y / N
208	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◊ Enter the spread between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Freddie Mac will not accept any value that is less than 1.5%. ◊ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a Seller should deliver to Freddie Mac the same rate spread reported under HMDA.	Percent 3.4			Loan (Closing or Modification tabs) ..Origination Information ..Origination Details ...HMDA Rate Spread Percent	Rate Spread: (%)
214	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationPeriodType	Describes the length of the interest accrual period.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: Enter "Month" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Day Month		Loan (Closing or Modification tabs) ..Product Information ..Product Details ...Interest Calculation Period Type	Selling system product selection
221	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 317-RelatedLoanInvestorType = "FRE"	Values: Enter the 9-digit Freddie Mac-supplied number assigned to the original Mortgage by the Seller when the Mortgage was initially sold to Freddie Mac. Format: Values may not exceed 9 characters.	String 30			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier	Associated FM Loan #

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For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
222	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF applies	Values: ◇ Enter "FRE" for <i>Freddie Mac-Owned Converted Mortgages</i> , Freddie Mac-Owned No Cash Out Refinances, Relief Refinance Mortgages - Same Servicer, and Relief Refinance Mortgages - Open Access OR as directed in Seller's negotiated term. ◇ Enter "Seller" for <i>Seller-Owned Modified Mortgages</i> and <i>Seller-Owned Converted Mortgages</i> .	Enumerated	FRE Seller		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Streamlined Loan Details ...Related Investor Loan Identifier	• Ref Code = "0003-Seller-Owned Modified Mortgage", "0004-Freddie-Mac Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage", "0007-Freddie-Mac Owned Streamlined Refinance Mortgage" • SCC = "H06", "H08"
225	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is assumable as of the <i>Note Date</i> .	Boolean	false true		Loan (Closing or Modification tabs) ..Product Information ...Assumability Details ...Assumability Indicator	Selling system product selection
227	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BorrowerCount	The number of borrowers obligated on the note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◇ Enter the total number of <i>Borrowers</i> on the <i>Note</i> (can be more than five). ◇ Enter "1" for Native American tribe or tribal organization <i>Borrowers</i> ; do not provide information about secondary <i>Borrower(s)</i> .	Numeric 2			Loan (Closing or Modification tabs) ..Origination Information ...Origination Details ...Borrower Count	Number of Borrowers
228	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has a temporary subsidy buydown.	Boolean	false true		Loan (Closing or Modification tabs) ..Note-P74 Information ...Temporary Buydown Details ...Buydown Temporary Subsidy Indicator	• Loan Feature Code = "B-Buydown Plan," "R-Premium financing funded temporary buydown," "S-Shared Equity Plan", "X-Shared Equity/Buydown Plan" • SCC = "009", "014", "206", "207"
229	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	Required for all loans	Values: Enter "false" unless the capitalized balance was added to the unpaid principal balance (UPB) of the <i>Note</i> prior to delivery.	Boolean	false true		Loan (Closing or Modification tabs) ..Origination Information ...Origination Details ...Capitalized Loan Indicator	Loan Feature Code = "K-Capitalized Mortgage"
231	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a <i>Construction Conversion</i> or <i>Renovation Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Construction Details ...Construction Loan Indicator	Ref Code = "0013-Construction Conversion or Renovation Mortgages using Integrated or Modified documentation"
232	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> has, or ever had, a conversion option.	Boolean	false true		Loan (Closing or Modification tabs) ..Product Information ...Conversion Option Details ...Convertible Indicator	• Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" • Selling system product selection
234	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	EscrowIndicator	Indicates whether or not escrows are associated with this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	Required for all loans	Values: Enter "false" unless there is an Escrow associated with the <i>Mortgage</i> .	Boolean	false true		Loan (Closing or Modification tabs) ..Origination Information ...Escrow Indicator	Mortgage has monthly Escrow amount
236	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is <i>Initial Period</i> .	Numeric 3			Loan (Closing or Modification tabs) ..Note Information ...ARM Details ...Initial Fixed Period Effective Months Count	Selling system product selection
237	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: Enter "false."	Boolean	false true		Loan (Closing or Modification tabs) ..Product Information ...Interest Only Details ...Interest Only Indicator	Selling system product selection

Appendix A - Freddie Mac XML Data Requirements
Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
243	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a shared equity <i>Mortgage</i> that meets the requirements of Guide Section 25.5.	Boolean	false true		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Details ...Shared Equity Indicator	Loan Feature Code = "B-Buydown Plan", "S-Shared Equity Plan", "X-Shared Equity/Buydown Plan"
247	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector" OR the loan was manually underwritten) OR Mortgage is delivered through the Servicing Released Sales Process]	Values: Enter if the <i>Indicator Score</i> does not exist or is not usable.	Enumerated	InsufficientCreditHistory SignificantErrorsScore		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Impairment Type	Credit Score Type = "Credit score is unusable due to significant inaccurate credit information" OR "Credit score is unusable or not available due to insufficient credit information"
249	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 251-LoanLevelCreditScoreValue exists	Values: Enter if the <i>Indicator Score</i> exists.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	Credit Score Type = "Middle/lower then lowest method" OR "Middle/lower then average method" OR "Average/average method"
250	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType OtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	SellerSpecific		Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	Credit Score Type - Seller Specific
251	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 247-CreditScoreImpairmentType does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector" OR the loan was manually underwritten) OR Mortgage is delivered through the Servicing Released Sales Process]	Definition: The related Guide Glossary term is <i>Indicator Score</i> . Values: Enter if the <i>Indicator Score</i> exists.	Numeric 4			Loan (Closing or Modification tabs) .Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Value	Credit Score Value
252	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	Required for all loans	Values: ◊ Enter value for NoteDate (Sort ID 320) for non-modified loan deliveries ◊ Enter value for LoanModificationEffectiveDate for modified loan deliveries	YYYY-MM-DD			N/A	N/A XML Context
253	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	Required for all loans	Values: ◊ Enter "AtClosing" if the loan is not a modification (MortgageModificationIndicator = "false"). ◊ Enter "AtModification" if the loan is a modification (MortgageModificationIndicator = "true").	Enumerated	AtClosing AtModification	Required to save the file in the selling system.	Loan (Closing or Modification tabs)	N/A XML Context

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 Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
256	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◇ For <i>Balloon/Reset Mortgages</i> , enter the <i>Balloon Maturity Date</i> . ◇ For <i>Mortgages</i> with capitalized balances, enter the actual recomputed maturity date based on the actual principal and interest payment currently applicable. ◇ For <i>Mortgages</i> with principal curtailments, enter the date of the final monthly P&I payment as indicated on the <i>Note</i> , disregarding the effect of any curtailment.	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Loan Maturity Date	Maturity Date
259	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION	MODIFICATION	LoanModificationEffectiveDate	The date on which the change in the terms of the Note go into effect.	SubjectLoan	AtModification	N/A	FRE Legacy	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Definition: The related Guide Glossary term is <i>Effective Date of Permanent Financing</i> . Values: ◇ Enter the effective date of the modification agreement for <i>Seller-Owned Modified Mortgages</i> . ◇ Enter the date on which the <i>Construction Conversion</i> or <i>Renovation</i> modification agreement was effective.	YYYY-MM-DD		IF the condition is met, required to save the file in the selling system	Loan (Modification Tab) ..Modification Information ...Modification Details ...Loan Modification Effective Date	Modification* / Conv Date (mm/dd/yyyy)
268	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◇ For subsidy buydown <i>Mortgages</i> , enter the monthly payment shown on the Note (without reference to the temporary subsidy buydown). ◇ For financed permanent buydown <i>Mortgages</i> , enter the initial P&I amount at the permanently bought down Note Rate.	Amount 9.2			Loan (Closing or Modification tabs) ..Note Information ...Initial Principal and Interest Payment Amount	Original P&I Payment (\$)
270	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	Required for all loans	Values: Enter "Monthly" unless otherwise permitted by Seller's negotiated term.	Enumerated	Biweekly Monthly		Loan (Closing or Modification tabs) ..Product Information ...Product Details ...Payment Frequency Type	Selling system product selection
272	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◇ For ARMS, must be the first day of the month. ◇ For <i>Mortgages</i> with capitalized balances, enter the value of <i>LastPaidInstallmentDueDate</i> .	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Scheduled First Payment Date	Original P&I Payment Date
290	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◇ Enter the monthly debt payment as defined in Guide Section 37.16. ◇ For subsidy buydown <i>Mortgages</i> , enter the monthly debt payment calculated using the monthly housing expense determined using the <i>Mortgage</i> payment the <i>Borrower</i> is making at the time the <i>Seller</i> delivers the <i>Mortgage</i> . ◇ For <i>Mortgages</i> for which <i>Borrower</i> uses credit card, cash advance, or unsecured line of credit to pay fees, enter the monthly debt payment as defined in Guide Section 37.16, including the amount charged or advanced. ;	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Additional Underwriting Details ...Total Liabilities Monthly Payment Amount	Monthly Debt Payment (include Monthly Housing Expense) (\$)
291	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: Enter the aggregate of the stable monthly income as defined in Guide Section 37.13 for all <i>Borrowers</i> . ;	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Additional Underwriting Details ...Total Monthly Income Amount	Monthly Income (\$)

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
292	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◇ Enter the sum of the monthly charges on the <i>Borrowers' Primary Residences</i> as described in Guide Section 37.15 for all <i>Borrowers</i> . ◇ For <i>subsidy buydown Mortgages</i> , calculate using the <i>Mortgage</i> payment the Borrower is making at the time the <i>Seller</i> delivers the <i>Mortgage</i> . ◇ For financed permanent <i>buydown Mortgages</i> , calculate using the initial P&I payment amount at the permanently bought down <i>Note Rate</i> .	Numeric 9			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Additional Underwriting Details ...Total Monthly Proposed Housing Expense Amount	Monthly Housing Expense (\$)
313	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Non-Mods)	N/A	FRE Legacy	CR	IF Sort ID 397- MortgageModificationIndicator = "false"		Enumerated	FirstLien		Loan (Closing or Modification tabs) ..Product Information ...Product Details ...Lien Priority Type	• Loan Feature Code = "H-Guaranteed Rural Housing or Home Possible Mortgages with Rural Housing Services Leveraged Seconds" • SCC = "582"
315	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	R	Required for all loans		Enumerated	Purchase Refinance		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ...Loan Details ...Loan Purpose Type	• Loan Feature Code = "R-Premium financing funded temporary buydown" • Purpose of Loan Code = "1-Purchase (owner-occupied)", "2-Refinance (owner-occupied)", "3-Purchase (investment property)", "4-Second Home (purchase or refinance)", "5-Refinance (investment property)" • Ref Code = "0007-Freddie Mac-Owned Streamlined Refinance Mortgage" • SCC = "003", "007", "203", "221"
317	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: ◇ Enter "Conventional" unless the Mortgage is a government loan. ◇ The related Guide Glossary term for "Conventional" is <i>Home Mortgage</i> . ◇ The related Guide Glossary term for "USDA Rural Housing" is <i>Section 502 GRH Mortgage</i> .	Enumerated	Conventional FHA Other USDA Rural Housing VA		Loan (Closing or Modification tabs) ..Product Information ...Product Details ...Mortgage Type	• Loan Feature Code = "F-FHA Loan," "H-Guaranteed Rural Housing", "N-Native American Mortgage", "V-VA Loan" • SCC = "128", "130", "218"
318	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF Sort ID 317- MortgageType = "Other"		Enumerated	PublicAndIndianHousing		Loan (Closing or Modification tabs) ..Product Information ...Product Details ...Mortgage Type	• Loan Feature Code = "N-Native American Mortgage" • SCC = "128", "130", "218"
319	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans		Amount 9.2		IF the delivered Mortgage is not converted, required to save the file in the selling system	Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Note Amount*	Original Loan Amount*
320	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	FNM/FRE Legacy	CR	IF Sort ID 397- MortgageModificationIndicator = "false"	Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i> .	YYYY-MM-DD			Loan (Closing or Modification tabs) ..Note Information ...Note Details ...Note Date	Note Date

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321	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	R	Required for all loans	Values: Enter the original interest rate as indicated on the <i>Note</i> unless the <i>Mortgage</i> is one of the of the following: ◊ For subsidy buydown <i>Mortgages</i> , enter the rate shown on the <i>Note</i> (without reference to the temporary buydown subsidy). ◊ For financed permanent buydown <i>Mortgages</i> , enter the permanently bought down initial <i>Note Rate</i> . ◊ For <i>Construction Conversion</i> and <i>Renovation Mortgages</i> , enter the rate in effect for the <i>Permanent Financing</i> . ◊ For Seller-Owned Modified Mortgages, enter the rate in effect after modification.	Percent 3.4			Loan (Closing or Modification tabs) ..Note Information ..Note Details ...Note Rate Percent	Original Interest Rate (%)
322	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FNM/FRE Legacy	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "LoanProspector" OR (Sort ID 404- LoanProgramIdentifier starts with "HomePossible" AND LPKeyNumber is available)	Values: Enter the <i>Loan Prospector @ (LP) Key Number</i> for all Home Possible Mortgages, if available.	String 20			Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Case Identifier	Loan Prospector Key #
326	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	FRE Legacy	CR	IF loan was NOT manually underwritten	Values: ◊ For <i>Loan Prospector Mortgages</i> , enter "LoanProspector." ◊ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◊ For all other automated underwriting system <i>Mortgages</i> , if permitted by Seller's negotiated terms, enter the applicable automated underwriting system.	Enumerated	Assetwise Capstone Clues DesktopUnderwriter ECS LoanProspector Other Strategyware Zippy		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type	• Loan Prospector Key # • SCC = "357", "903", "904"
327	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "Other"	Values: Enter "FirstMortgageCreditScore" if permitted by Seller's negotiated term.	Enumerated	FirstMortgageCreditScore		Loan (Closing or Modification tabs) ..Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type	N/A New Valid Value
332	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Parent Container: ◊ Submit this LOAN container (Sort IDs 332-351) with origination data for modified loans being delivered to FRE ◊ Also submit a LOAN container with LoanStateType = "AtModification" (Sort IDs 93-331) with all data points updated to reflect the modified loan. Some values may not have changed.	Enumerated	SubjectLoan		N/A	N/A XML Context
338	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: Enter the original note date of the modified loan.	YYYY-MM-DD			N/A	N/A XML Context
339	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Mods)	N/A	XML Context	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: Enter "AtClosing" to indicate that the associated loan data in this LOAN container is accurate as of the <i>Note Date</i> .	Enumerated	AtClosing		Loan (Closing Tab)	N/A XML Context
350	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Mods)	N/A	FRE Legacy	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Values: Enter the original <i>Note Date</i>	YYYY-MM-DD			Loan (Closing Tab) ..Note Information ..Note Details ...Note Date	Note Date
352	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	Current	N/A	XML Context	R	Required for all loans		Enumerated	SubjectLoan	Required to save the file in the selling system.	N/A	N/A XML Context

Appendix A - Freddie Mac XML Data Requirements
 Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
354	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 232-ConvertibleIndicator = "true"	Definition: Use for all convertible loans, not just ARM to Fixed. Values: Enter "Exercised" when the conversion option has been exercised prior to delivery.	Enumerated	Active Exercised Expired		Loan (Current Tab) ..Product Information ..Conversion Details ...Convertible Status Type	• Ref Code = "0004-Freddie Mac-Owned Converted Mortgage", "0005-Seller-Owned Converted Mortgage" • Selling system product selection
355	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	NextRateAdjustmentEffectiveDate	The date on which the next interest rate adjustment goes into effect.	SubjectLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Definition: The related Guide Glossary term is <i>Interest Change Date</i> . Values: Enter the next <i>Interest Change Date</i> occurring after the <i>Mortgage</i> is delivered to FRE.	YYYY-MM-DD			Loan (Current Tab) ..Product Information ...Next Rate Adjustment Effective Date	Next Rate Adjustment Date (mm/dd/yyyy)
364	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAILED	ESCROW_ITEM_DETAILED	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 366-EscrowMonthlyPaymentAmount ≥ "1"	Values: ◊ Enter the applicable value for each insurance or tax to be paid from <i>Escrow</i> . ◊ Enter "Other" if "Leasehold" is permitted by <i>Seller's</i> negotiated term.	Enumerated	BoroughPropertyTax CityPropertyTax CountyPropertyTax DistrictPropertyTax EarthquakeInsurance FloodInsurance HazardInsurance MortgageInsurance Other OtherTax PestInsurance SchoolPropertyTax StatePropertyTax StormInsurance TownshipPropertyTax		Loan (Current Tab) ..Origination Information ...Escrow Details ...Escrow Item Type	Escrow Information - Monthly Insurance Items and Monthly Property Tax Items
365	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAILED	ESCROW_ITEM_DETAILED	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 364-EscrowItemType = "Other"	Values: Enter "Leasehold" if permitted by <i>Seller's</i> negotiated term.	Enumerated	Leasehold		Loan (Current Tab) ..Origination Information ...Escrow Details ...Escrow Item Type	Escrow Information - Monthly Insurance Other
366	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAILED	ESCROW_ITEM_DETAILED	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 234-EscrowIndicator = "true" AND loan delivered through the servicing released process	Values: ◊ Enter the amount for the associated EscrowItemType. ◊ If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00."	Amount 9.2			Loan (Current Tab) ..Origination Information ...Escrow Details ...Escrow Monthly Payment Amount	Escrow Information - Monthly Insurance \$ and Monthly Property Tax \$
368	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF data points mapping to an applicable SCC are not sent		String 3			Loan (Current Tab) ..Product Information ..Product Details ...Investor Feature Identifiers	Special Characteristic Codes (Up to 10 may be delivered)
373	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuaranteeFeeAddOnIndicator	Indicates whether an eligible seller has elected the Add On or Post-Settlement delivery fees for a specific mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CR	If applies		Boolean	false true		Loan (Current Tab) ..Execution Information ..Loan Level G-Fee Details ...Guarantee Fee Add On Indicator	G-Fee Add-on
385	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the associated security.	SubjectLoan	Current	N/A	FNM/FRE Legacy	R	Required for all loans	Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i> .	Amount 9.2			Loan (Current Tab) ..Payment Information ..Payment Details ...Loan Acquisition Scheduled UPB Amount	Current Unpaid Principal Balance (\$) (as of month of Settlement)
386	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CR	If applies	Values: Enter the value as permitted by <i>Seller's</i> negotiated term. Format: Ignore the ULDDS format for this field. Enter the value as an integer. The system will divide the value by 10, which will insert a decimal point one place from the right of the number. So for a value of 4.5 basis points, enter "45" and the selling system will insert a decimal between the "4" and the "5".	Percent 3.4			Loan (Current Tab) ..Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Basis Point Number	LLBUBD Amount

Appendix A - Freddie Mac XML Data Requirements
 Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
387	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownType	Specifies the type of buyup or buydown an eligible seller has elected to exercise for a specific mortgage.	SubjectLoan	Current	N/A	FRE Legacy	CR	IF applies		Enumerated	Buydown Buyup BuyupBuydownDoesNotApply		Loan (Current Tab) ..Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Type	LLBUBD Type
395	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	The current interest rate, expressed as a percent, for this loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 138- LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Percent 3.4			Loan (Current Tab) ..Payment Information ..Payment Details ...Current Interest Rate Percent	Current Interest Rate (%)
397	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	Indicates that a loan modification exists.	SubjectLoan	Current	N/A	FRE Legacy	R	Required for all loans	Values: Enter "false" unless the <i>Mortgage</i> is a: ◊ <i>Seller-Owned Modified Mortgage</i> , ◊ <i>Construction Conversion with Modification Documentation</i> , or ◊ <i>Renovation Mortgage with Modification Documentation</i> .	Boolean	False true		Loan (Current Tab) ..Product Information ..Modification Details ...Mortgage Modification Indicator	Ref Code = "0003-Seller Owned Modified Mortgage"
400	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorContractIdentifier	A unique identifier for a group of loans identified as part of a cash pool or a security pool.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF applies	Parent Container: The MISMO v3.0 schema allows only one data point per LOAN_IDENTIFIER container. For FRE, Sort IDs 400-403 may be required. If more than one of these data points is required for the delivered <i>Mortgage</i> , the LOAN_IDENTIFIER container must be repeated for each one. See XML samples provided in Appendix C. Value: Enter the applicable contract number assigned by the selling system.	String 30			N/A	N/A Derived by selling system
401	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF loan is registered with MERS	Parent Container: See note for Sort ID 400. Format: Valid values may not exceed 18 characters in length.	String 30			Top of Screen ..MERS MIN Identifier	MERS Number #:
402	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	R	Required for all loans	Parent Container: See note for Sort ID 400. Format: Values may not exceed 20 characters in length. Values: Enter the seller loan identifier, and not the Freddie Mac loan number.	String 30		Required to save the file in the selling system.	Top of Screen ..Seller Loan Identifier*	Seller Loan #:
404	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 162- ConstructionLoanType = "ConstructionToPermanent" OR delivered Mortgage is a Home Possible Mortgage with a Rural Housing Leveraged Second	Values: ◊ Enter "EnergyConservation" for <i>Mortgages</i> that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for Construction Conversion Mortgages meeting the requirements of Guide Section K33.1. ◊ Enter "Renovation" for Renovation Mortgages meeting the requirements of Guide Section K33.1.	Enumerated	Alt97 AlternativeFullInformation AMinusMortgage BuilderOrDeveloperAffiliated ConstructionConversion CorrAdvantageLoan DecliningBalanceCoOwnershipInitiative DisasterReliefProgram DreaMaker EnergyConservation FREOwnedCondoProject HomeOpportunity HomePossible3PercentCash HomePossible97 HomePossibleMCM3PercentCash HomePossibleMCM97 HomePossibleNeighborhoodSolution3PercentCash HomePossibleNeighborhoodSolution97 HomePossibleNeighborhoodSolutionMCMCS3PercentCash HomePossibleNeighborhoodSolutionMCMCS97		Loan (Current Tab) ..Product Information ..Product Details ...Loan Program Identifier	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • Offering Code = "210-Alt97" • Ref Code = "0013-Construction Conversion or Renovation Mortgages using integrated or modification documentation" • SCC = "582", "D49", "D50", "D51", "D52", "D69", "G00", "G01", "G18"

Appendix A - Freddie Mac XML Data Requirements
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For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
404, Cont'd	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 162- ConstructionLoanType = "ConstructionToPermanent" OR delivered Mortgage is a Home Possible Mortgage with a Rural Housing Leveraged Second	<p>Notes on FRE-Supported Enumerations:</p> <ul style="list-style-type: none"> Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. Enter "ConstructionConversion" for Construction Conversion Mortgages meeting the requirements of Guide Section K33.1. Enter "Renovation" for Renovation Mortgages meeting the requirements of Guide Section K33.1. 	Enumerated	LoansToFacilitateREOSales LongTermStandBy MortgageRevenueBond MortgageRewardsProgram MurabahaMortgage Negotiated97PercentLTVLoanProgram NewlyBuiltHomeMortgage NoFeeMortgagePlus NeighborhoodChampions OptimumMortgageProgram RecourseGuaranteedByThirdParty Renovation SolarInitiative ShortTermStandBy		Loan (Current Tab) ..Product Information ..Mortgage Insurance Information ..Mortgage Insurance Details ...Loan Program Identifier	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • Offering Code = "210-Alt97" • Ref Code = "0013-Construction Conversion or Renovation Mortgages using integrated or modification documentation" • SCC = "582", "D49", "D50", "D51", "D52", "D69", "G00", "G01", "G18"
405	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	Current	N/A	XML Context	R	Required for all loans	Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A	N/A XML Context
406	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	Current	N/A	XML Context	R	Required for all loans		Enumerated	Current	Required to save the file in the selling system.	Loan (Current Tab)	N/A XML Context
412	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF (Sort IDs 317- OR 472- MortgageType = "Conventional") AND Sort ID 429- PrimaryMIAbsenceReasonType does not exist		String 50			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Certificate Identifier	MI Certificate #
413	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 412- MICertificateIdentifier exists	Values: Enter a valid insurer from Guide Exhibit 10.	Enumerated	CMG Essent Genworth MGIC Other PMI Radian RMIC Triad UGI		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	MI Company
414	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 413- MICompanyNameType = "Other"		Enumerated	Amerin CAHLIF CMGPreSep94 Commonwealth MIF RMIC-NC Verex WiscMtgAssr		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	MI Company
416	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 412- MICertificateIdentifier exists	Values: See Guide Section 27.1 for required coverage levels.	Percent 3.4			Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ..MI Coverage Percent	MI Loss Coverage
429	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF (Sort IDs 317- or 472- MortgageType = "Conventional") AND Sort ID 412- MICertificateIdentifier does not exist	Values: Enter "Other" for Relief Refinance Mortgages – Same Servicer, if applicable. Enter "Other" for Relief Refinance Mortgages – Open Access, if applicable. Enter "Other" as directed by Seller's negotiated term.	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...Primary MI Absence Reason Type	MI Company
430	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 429- PrimaryMIAbsenceReasonType = "Other"	Values: Enter "NoMIBasedOnMortgageBeingRefinanced" for Relief Refinance Mortgages – Same Servicer. Enter "NoMIBasedOnMortgageBeingRefinanced" for Relief Refinance Mortgages – Open Access, if applicable.	Enumerated	IndemnificationInLieuOfMI NoMIBasedonMortgageBeingRefinanced RecourseInLieuOfMI		Loan (Current Tab) ..Mortgage Insurance Information ..Mortgage Insurance Details ...Primary MI Absence Reason Type	MI Company

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For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
436	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PrincipalAndInterestPaymentAmount	The principal and interest amount that is part of the total payment being reported.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Values: Enter the value as of the <i>Funding Date</i> .	Amount 9.2			Loan (Current Tab) ..Payment Information ..ARM Details ...Principal and Interest Payment Amount	Current P&I Payment (\$)
440	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	FNM/FRE Legacy	R	Required for all loans	<ul style="list-style-type: none"> Definition: The related Guide Glossary term is "<i>Due Date of Last Paid Installment</i>." Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i>. 	YYYY-MM-DD			Loan (Current Tab) ..Payment Information ...Last Paid Installment Due Date	Interest Paid To Date (DDLPI) (mm/dd/yyyy) (as of month of Settlement)
442	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	FNM/FRE Legacy	CR	IF loan is delinquent		Amount 9.2			Loan (Current Tab) ..Payment Information ..Other Payment Details (If Applicable) ..Delinquent Loan UPB Amount	Current Unpaid Principal Balance (\$) (as of month of Settlement)
451	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Values: Enter "TexasEquity" for Texas Equity Section 50(a)(6) <i>Mortgages</i> .	Enumerated	FREOwnedStreamlinedRefinance RefiPlus ReliefRefinanceOpenAccess ReliefRefinanceSameServicer StreamlinedReliefRefinance TexasEquity		Loan (Current Tab) ..Product Information ..Product Details ...Refinance Program Identifier	<ul style="list-style-type: none"> • Ref Code = "0007-Freddie Mac-Owned Streamlined Refinance Mortgage" • SCC = "221", "H06", "H08"
459	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtConversion	N/A	XML Context	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Parent Container: <ul style="list-style-type: none"> ◊ Provide this LOAN Container with LoanStateType = "AtConversion" (Sort IDs 459 - 509) with data about the <i>Converted Mortgage</i>. ◊ Also provide a LOAN container with LoanStateType = "AtClosing" (Sort IDs 93-331) with data about the original loan prior to conversion. 	Enumerated	SubjectLoan	IF the condition is met, required to save the file in the selling system	N/A	N/A XML Context
460	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	LatestConversionEffectiveDate	The most recent date on which a change in the terms of the loan, as described in the Note, became effective.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the <i>Conversion Date</i> .	YYYY-MM-DD		IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) ..Conversion Information ...Latest Conversion Effective Date	Modification / Conv* Date (mm/dd/yyyy)
461	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the loan amortization type of the <i>Converted Mortgage</i> .	Enumerated	Fixed	IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) ..Product Information ..Product Details ...Loan Amortization Type	Selling system product selection
465	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtConversion	N/A	XML Context	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the value of Sort ID 460- <i>LatestConversionEffectiveDate</i>	YYYY-MM-DD			N/A	N/A XML Context
466	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtConversion	N/A	XML Context	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter "AtConversion" to indicate that this LOAN Container provides data about the <i>Converted Mortgage</i> .	Enumerated	AtConversion	IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab)	N/A XML Context
467	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Value: Enter the maturity date of the resulting <i>Converted Mortgage</i> .	YYYY-MM-DD			Loan (Conversion Tab) ..Conversion Information ...Loan Maturity Date	Maturity Date
468	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Value: Enter the P&I payment as stated on the <i>Note</i> after the conversion.	Amount 9.2			Loan (Conversion Tab) ..Conversion Information ...Initial Principal and Interest Payment Amount	Original P&I Payment

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For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditional Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
469	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the payment frequency of the <i>Converted Mortgage</i> .	Enumerated	Monthly		Loan (Conversion Tab) ..Product Information ...Payment Frequency Type	Selling system product selection
471	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the date of the first scheduled <i>Mortgage</i> payment after conversion.	YYYY-MM-DD			Loan (Conversion Tab) ..Conversion Information ...Scheduled First Payment Date	Original P&I Payment Date
472	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Definition: The related Guide Glossary term for "Conventional" is <i>Home Mortgage</i> .	Enumerated	Conventional		Loan (Conversion Tab) ..Product Information ...Mortgage Type	Selling system product selection
474	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the loan amount of the resulting <i>Converted Mortgage</i> .	Amount 9.2		IF the condition is met, required to save the file in the selling system	Loan (Conversion Tab) ..Conversion Information ...Note Amount	Original Loan Amount*
476	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtConversion	N/A	FRE Legacy	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	Values: Enter the interest rate of the resulting converted <i>Note</i> in effect as of the <i>Conversion Date</i> .	Percent 3.4			Loan (Conversion Tab) ..Conversion Information ...Note Rate Percent	Original Interest Rate
510	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	Current	N/A	XML Context	CR	IF the subject loan has secondary financing.	FRE Conditionality: ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	RelatedLoan	IF the condition is met, required to save the file in the selling system	Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ...Related Loan Tab	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582" • XML Context
512	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCE/S/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	RelatedLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the disbursed amount (used portion) as of the <i>Note Date</i> of the <i>First Lien Mortgage</i> , not the maximum credit line amount. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". ◊ Enter "0" if no disbursements have occurred as of the <i>Note Date</i> .	Amount 9.2			Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ...HELOC Details ...HELOC Balance Amount	Secondary Financing Source - HELOC
513	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	RelatedLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	Values: ◊ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd" ◊ Enter "true" IF Sort IDs 153 or 176 = "SecondaryFinancingHELOC" ◊ Note the value could be either "true" or "false" if Sort IDs 153 and 176 do not exist	Boolean	false true		Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ...HELOC Details ...HELOC Indicator	Secondary Financing Source - HELOC
514	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	Current	N/A	XML Context	CR	IF Sort ID 515-LoanStateDate exists	FRE Conditionality: ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. Values: Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A	N/A - XML Context

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For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/I3SF Field Name
515	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	Current	N/A	XML Context	CR	IF the subject loan has secondary financing	FRE Conditionality: ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	Current		Loan (Current Tab)	N/A - XML Context
516	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	RelatedLoan	Current	N/A	FNM/FRE Legacy	CR	IF Sort ID 513-HELOCIndicator = "false"	Values: ◊ Enter the balance of the closed-end subordinate Mortgage. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd".	Amount 9.2			Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ..Related Loan Tab ...Closed-end Second ...UPB Amount	Secondary Financing Amount for Other Secondary Financing
517	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 510-LoanRoleType = "Related" and Sort ID 515-LoanStateType = "Current"	Values: There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current", but each valid value for LienPriorityType may be used only once.	Enumerated	SecondLien ThirdLien FourthLien		Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ..Related Loan Tab ...Lien Priority Type	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582" • XML Context
519	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	RelatedLoan	Current	N/A	FRE Legacy	CR	IF Sort ID 510-LoanRoleType = "Related" and Sort ID 515-LoanStateType = "Current"	Values: Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated	Conventional USDARuralHousing		Loan (Current Tab) ..Secondary Financing / ..Related Loan Details ..Related Loan Tab ...Mortgage Type	• Loan Feature Code = "H-Home Possible Mortgages with Rural Housing Service Leveraged Seconds" • SCC = "582"
525	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	FNM/FRE Legacy	CR	IF Sort ID 528-PartyRoleType = "Appraiser" AND an appraisal was used to value the property	Values: Enter the state license number of the appraiser who completed the final estimate of value.	String 21			Party ..Party Information ...Appraiser Details ...Appraiser License Identifier	Appraiser's State License Number
528	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	XML Context	CR	IF an appraisal was used to value the property		Enumerated	Appraiser		Party ..Party Information ...Appraiser Details	Appraiser's State License Number
534	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser/SUPERVISOR/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser Supervisor	FNM/FRE Legacy	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	Values: Enter the state license number of the supervisor who signed the appraisal.	String 21			Party ..Party Information ...Appraiser Details ...Appraiser Supervisor Identifier	Supervisory Appraiser's State License Number
537	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser Supervisor	XML Context	CR	IF an appraisal was used to value the property AND a supervisor signed the appraisal		Enumerated	AppraiserSupervisor		N/A	Supervisory Appraiser's State License Number
540	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual		String 30		IF the condition is met for the primary Borrower, required to save the file in the selling system	Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ...First Name*	First Name*
541	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual		String 35		IF the condition is met for the primary Borrower, required to save the file in the selling system	Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ...Last Name*	Last Name*
542	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual AND middle name exists		String 30			Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ...Middle Name	Middle Name

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For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
543	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual AND suffix name exists		String 4			Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Suffix Name	Last Name*
544	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter the complete, unparsed name of the non-individual title holder of the <i>Mortgaged Premises</i> .	String 60		IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Non-Individual Borrower Name*	Last Name*
545	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	Values: Enter "Other" if the non-individual title holder of the <i>Mortgaged Premises</i> is a living trust, land trust, Illinois land trust, or Native American Tribe or Tribal Organization.	Enumerated	Estate GovernmentEntity LimitedLiabilityCompany LimitedPartnership JointVenture NonProfitCorporation Other		Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Non-Individual Borrower Type	Gender Code = "8"
546	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 545-LegalEntityType = "Other"	Values: Enter the applicable value for the non-individual title holder of the <i>Mortgaged Premises</i> .	Enumerated	IllinoisLandTrust LandTrust LivingTrust NativeAmericanTribeOrTribalOrganization		Borrower ..Borrower Information ..Borrower Tab ...Borrower Details....Non-Individual Borrower Type	Gender Code = "8"
548	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: ◊ Enter the complete mailing street address for the property (excluding City, State, and ZIP). ◊ If the <i>Borrower's</i> mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing Address....Street Address	Borrower Mailing Address / Street Address
549	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressType	Specifies the type of address.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		Enumerated	Mailing		Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing Address....Address Type	Heading: Borrower Mailing Address
554	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		String 50			Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing Address....City Name	Borrower Mailing Address / City
555	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	Values: Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	String 2			Borrower ..Borrower Information ..Borrower Tab ...Borrower Mailing AddressCountry Code	Borrower Mailing Address / US Address

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For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
557	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	Format: Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).	String 9			Borrower ..Borrower Information ...Borrower Tab ...Borrower Mailing Address....Postal Code	Borrower Mailing Address / Zip Code Ext
560	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	Values: ◊ If the Borrower's mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort ID 548. ◊ Enter "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm	String 2			Borrower ..Borrower Information ...Borrower Tab ...Borrower Mailing Address....State Code	Borrower Mailing Address / State
567	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND borrower is an individual		Numeric 3			Borrower ..Borrower Information ...Borrower Tab ...Borrower Data Required for Government Reporting....Borrower Age at Application Years Count	Age
568	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND borrower is an individual		YYYY-MM-DD			Borrower ..Borrower Information ...Borrower Tab ...Borrower Data Required for Government Reporting....Borrower Birth Date	Date of Birth (mm/dd/yyyy)
571	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	XML Context	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: ◊ Enter "Primary" if there is one <i>Borrower</i> . ◊ If there is more than one <i>Borrower</i> , enter "Primary" for one Borrower and "Secondary" for up to 4 additional <i>Borrowers</i> .	Enumerated	Primary Secondary	If the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower ..Borrower Information ...Borrower Tab ...Borrower Details....Borrower Classification Type*	Headings: Primary Borrower* and Co-Borrower
572	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"		Boolean	false true		Borrower ..Borrower Information ...Borrower Tab ...Borrower Mailing Address....Borrower Mail To Address Same as Property Indicator	Borrower Mailing Address Different from the Property Address

Appendix A - Freddie Mac XML Data Requirements
 Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
576	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND the loan is originated under an affordable loan program	Values: ◇ Enter the applicable value as required for <i>Home Possible Mortgages</i> , or as required in Seller's negotiated term. ◇ Enter "Other" if the <i>Borrower</i> did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ....First Time Homebuyer Details .....Counseling Confirmation Type	Homeowner Education / Education Administrator
577	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	Values: Enter "BorrowerDidNotParticipate," "MortgageInsuranceCompany," or "NonProfitOrganization" as required in Seller's negotiated term.	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ....First Time Homebuyer Details .....Counseling Confirmation Type	Homeowner Education / Education Administrator
578	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND the loan is originated under an affordable loan program	Values: ◇ Enter the applicable value as required for <i>Home Possible Mortgages</i> , or as required in Seller's negotiated term. ◇ Enter "Individual" if one-on-one counseling was performed. ◇ Enter "Other" if the Borrower did not participate in required counseling.	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other		Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ....First Time Homebuyer Details .....Counseling Format Type	Homeowner Education / Education Format
579	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 578-CounselingFormatType = "Other"		Enumerated	BorrowerDidNotParticipate		Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ....First Time Homebuyer Details .....Counseling Format Type	Homeowner Education / Education Format
597	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND borrower is an individual AND Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 69-PropertyUsageType = "PrimaryResidence"	Values: ◇ Enter "true" if the <i>Borrower</i> is a <i>First-Time Homebuyer</i> as defined in the Guide Glossary. ◇ <i>Borrower</i> data must be delivered for each <i>First-Time Homebuyer</i> .	Boolean	false true		Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ....First Time Homebuyer Details .....Borrower First Time Homebuyer Indicator	First-Time Homebuyer Y/N
598	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND borrower is an individual	Values: Enter "NonResidentAlien" only if permitted by Seller's negotiated term.	Enumerated	NonPermanentResidentAlien NonResidentAlien PermanentResidentAlien Unknown USCitizen		Borrower ..Borrower Information ...Borrower Tab ...Borrower Details ....Citizenship Residency Type	• Citizenship Status • SCC = Negotiated
608	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	GenderType	The borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if <i>Borrower</i> is a legal entity.	Enumerated	Female InformationNotProvidedUnknown Male NotApplicable		Borrower ..Borrower Information ...Borrower Data Required for Government Reporting ....Gender Type	Gender

Appendix A - Freddie Mac XML Data Requirements
Tab 19 - F11/13SF Equivalent Mandate 7-23-12

For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
609	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	HMDAEthnicityType	The borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if <i>Borrower</i> is a legal entity.	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino		Borrower ..Borrower Information ..Borrower Tab ...Borrower Data Required for Government Reporting ...HMDA Ethnicity Type	Ethnicity
610	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE	HMDA_RACE	HMDARaceType	The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "NotApplicable" if <i>Borrower</i> is a legal entity.	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaianOrOtherPacificIslander NotApplicable White		Borrower ..Borrower Information ..Borrower Tab ...Borrower Data Required for Government Reporting ...HMDA Race Type	Race / National Origin
611	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	XML Context	R	Required for all loans		Enumerated	Borrower	IF the condition is met for the primary <i>Borrower</i> , required to save the file in the selling system	Borrower ..Borrower Information ..Borrower Tab	Headings: Primary Borrower* and Co-Borrower
613	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower"		Enumerated	EmployerIdentificationNumber IndividualTaxpayerIdentificationNumber SocialSecurityNumber		Borrower ..Borrower Information ..Borrower Tab ...Borrower Details ...Taxpayer Identifier Type	Social Security Number
614	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	FNM/FRE Legacy	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Format: Valid format is NNNNNNNNN - Do not enter dashes.	String 9			Borrower ..Borrower Information ..Borrower Tab ...Borrower Details ...Taxpayer Identifier Value	Social Security Number
627	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginatorCompany	FNM/FRE Legacy	CR	IF Sort ID 628-PartyRoleType = "LoanOriginatorCompany"	FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. Values: Enter values as specified on <i>Tab 9-Additional Implementation Notes</i> .	String 50			Party ..Party Information ..Loan Originator Details ...Loan Originator Company Identifier	Loan Origination Company Identifier
628	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginatorCompany	XML Context	CR	IF loan origination company data is available		Enumerated	LoanOriginatorCompany		N/A	Loan Origination Company Identifier
634	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	FNM/FRE Legacy	CR	IF Sort ID 637-PartyRoleType = "LoanOriginator"	FRE Conditionality: This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. Values: ◊ Enter the loan officer's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry; or ◊ If a loan officer is exempt from obtaining or is not required to obtain a loan originator identifier through the NMLS, enter "1000".	String 50			Party ..Party Information ..Loan Originator Details ...Loan Originator Identifier	Loan Originator Identifier

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For Loans with Application Received Dates Before 12/1/2011

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Source	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Selling System	Selling System Screen Name	F11/13SF Field Name
637	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	XML Context	R	Required for all loans		Enumerated	LoanOriginator		N/A	Loan Originator Identifier
639	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	FNM/FRE Legacy	CR	IF Sort ID 640-PartyRoleType = "LoanSeller"	Values: Submitted as part of login	String 50			Screen Heading .Seller/Service:	Submitted during log in to selling system.
640	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	XML Context	R	Required for all loans		Enumerated	LoanSeller		Screen Heading .Seller/Service:	Submitted during log in to selling system.
687	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanDeliveryFilePreparer	XML Context	R	Required for all files	Values: ◊ For vendor-built systems, enter Freddie Mac-assigned Vendor Number:Vendor System Name ◊ For seller-built systems, enter Freddie Mac-assigned Seller Number:Seller Name	String 50			N/A Import File Only	N/A Import File Only
688	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanDeliveryFilePreparer	XML Context	R	Required for all files	Values: Used to identify the vendor or lender system creating the XML file.	Enumerated	LoanDeliveryFilePreparer		N/A Import File Only	N/A Import File Only