

Data Error and LP Validation Correction File Instructions

March 2009



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Data Error Correction and LP Validation File Instructions

Introduction

Freddie Mac offers the Data Error and LP Validation Correction File process as one method for you to correct post purchase delivery errors to ensure data accuracy and appropriate assessment of post settlement delivery fees. For information on alternative methods to correct post purchase data see the Post Purchase Data Correction Utility Desk Reference at <http://www.freddiemac.com/learn/pdfs/deliver/mppdcu.pdf>.

Regardless of which process you choose to make your corrections, effective March 1, 2004 you must use the Post Purchase Data Correction Utility in MIDANET to communicate all of your post purchase data corrections to Freddie Mac.

Overview

Each week you will receive the *Data Error Correction and LP Validation Report* and the *Ad Hoc Data Error and LP Validation Report* that display funded loans by Seller/Service number with data validation errors for the previous week. The reports should be used as a guideline to identify single and multiple LP validation data errors that require correction. If no mortgages were funded the previous week you will not receive a report.

Use the [Data Error and LP Validation Report Troubleshooting Error Codes Job Aid](#) to assist in your review of the report. The job aid contains a complete list of error codes, explanations, and resolution steps you should take while completing the Data Error Correction Process. If you need further assistance or have questions, call 1-800-FREDDIE.

Freddie Mac posts a weekly Data Error Correction and LP Validation File on MIDANET that contains the same data as the *Data Error and LP Validation Report*. You should use this file to correct data errors in the following fields:

- CSV (Credit Score Value)
- CST (Credit Score Type)
- Loan Prospector Key Number
- Borrower or Co-borrower Social Security Number(s)
- Special Characteristics Codes (SCCs)

Whenever the *Data Error Correction and LP Validation Report* displays discrepancies you should complete the correction process.

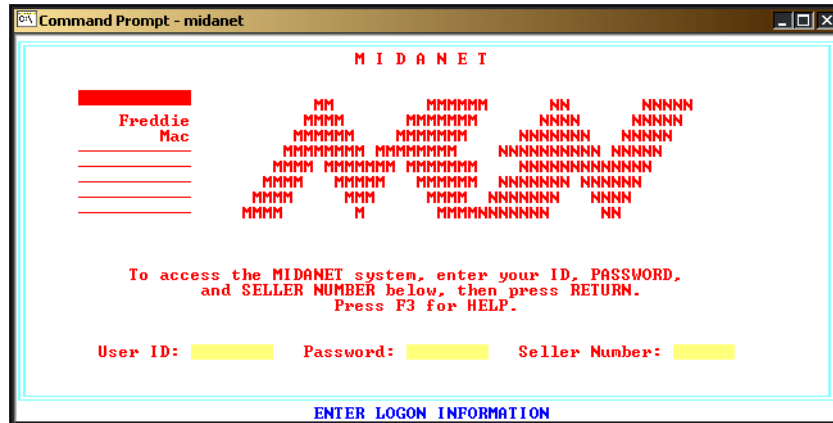
Freddie Mac recommends you submit data corrections within one month of settlement. However, corrections must be completed by 6 months from the month of settlement.

Freddie Mac will re-calculate delivery or funding fees within six months after the month of the settlement date of the mortgage, if Freddie Mac or the Seller determines that the Seller has delivered incomplete or inaccurate information. For more information about how Freddie Mac will recalculate delivery or funding fees, refer to the *Single-Family Seller/Service Guide*, Section 17.2(e).

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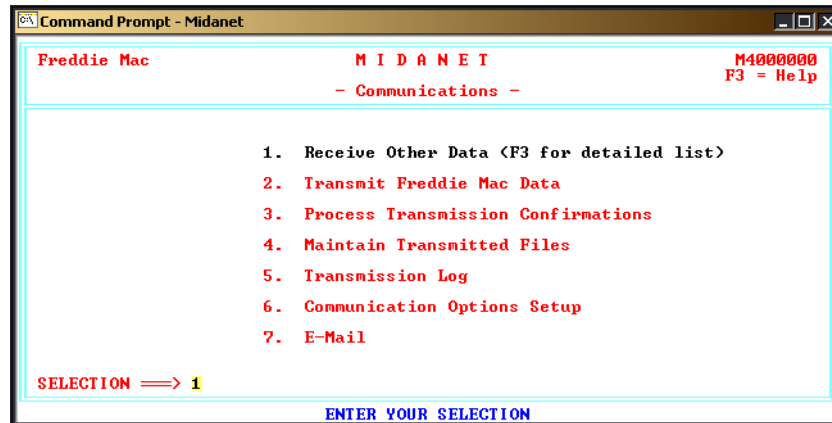
Download Correction File

Before you can access and retrieve the Data Error and LP Validation Correction File (also known as correction file), you must log on to MIDANET® for the PC using your User ID, Password and Seller Number. The log in screen is displayed below.



Follow the steps below to access the correction file:

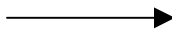
1. From the MIDANET Main Menu, select option **4, Communications**. The Communications menu displays.



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2. Select Option 1, **Receive Other Data**. The Receive Screen displays.

After this option is selected, your modem will dial out and start receiving files. This may take several minutes. Please do not touch your keyboard. After all files are received, you will be logged off our network, and the Receive Screen will appear.



Freddie Mac	M I D A N E T	MLOG5000	
Seller Number 111924	- Receive Screen -	F3 - Help	
	Date: 01/09/03	Time: 11:44	
File Name	File Description	File Status	Comments
TX091129.008	MNPC TEXT FILE	SUCCESSFUL	
MNDISPLY.DAT	MNPC SYSTEM MODULE	SUCCESSFUL	
MNBRDCST.DAT	MNPC SYSTEM MODULE	SUCCESSFUL	
MNBC9902.OLD	MNPC SYSTEM MODULE	SUCCESSFUL	
A0091059.000	AMINUS FILE DOWNLOAD	SUCCESSFUL	
DT091129.OLD	MNPC DATA FILE	SUCCESSFUL	
B0021414.002	AMINUS FILE DOWNLOAD	SUCCESSFUL	
B0021414.001	AMINUS FILE DOWNLOAD	SUCCESSFUL	
B0021414.000	AMINUS FILE DOWNLOAD	SUCCESSFUL	
A0021414.002	AMINUS FILE DOWNLOAD	SUCCESSFUL	
A0021414.001	AMINUS FILE DOWNLOAD	SUCCESSFUL	
A0021414.000	AMINUS FILE DOWNLOAD	SUCCESSFUL	
A0081944.001	AMINUS FILE DOWNLOAD	SUCCESSFUL	
A0081944.000	AMINUS FILE DOWNLOAD	SUCCESSFUL	
A0091059.000	AMINUS FILE DOWNLOAD	SUCCESSFUL	
If any of receive file(s) marked 'ERROR', print this screen and contact your MIDANET REP. at 800-FREDDIE.			



If you accidentally hit a key and this screen disappears, all files are stored on your transmission log. To access the transmission log, from the main menu select options 4, then 5, then 1.

The Receive Screen will include the Data Error and LP Validation Correction File. The File Name will be formatted as ADDDHHMM.000 where (A-Z) is the prefix to file name, DDD is Julian date, HH for hour, MM for minutes, and (000-999) is numeric counter. For example, file name /MIDANET/DOWNLOAD/A0020610.050 indicates this file was generated on January 2nd at 6:10 am. The File Description will be AMINUS FILE DOWNLOAD.

Data Error Correction and LP Validation File Instructions

Retrieve Correction File

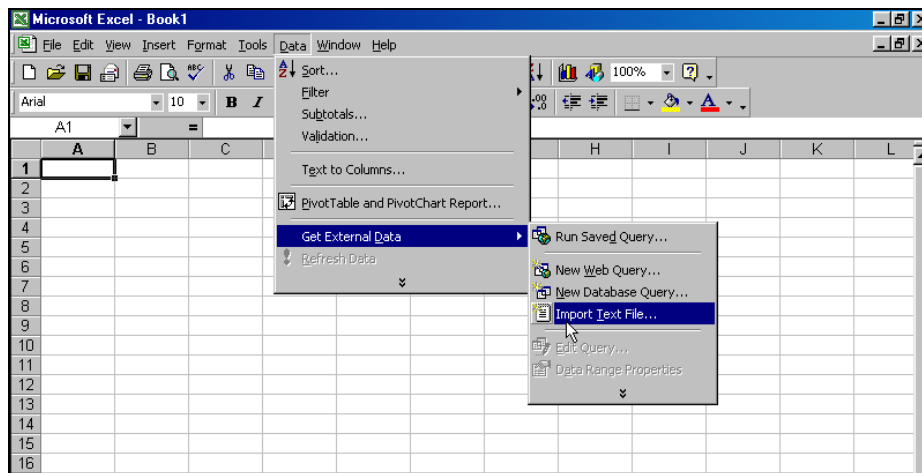
There are two methods to choose from to retrieve the correction file. The method you choose to retrieve the file depends on the method you choose to make your corrections. The same method must be used to retrieve the file and save the file. Review the table below for your options.

Retrieve File Methods	
If you want to....	Then retrieve the file....
Make corrections within the correction file outside of MIDANET	Using Microsoft Excel
Make corrections within MIDANET	Using a text editor, preferable Notepad, and prepare the file for importing without making corrections to loan data.

Retrieve Correction File using Microsoft Excel

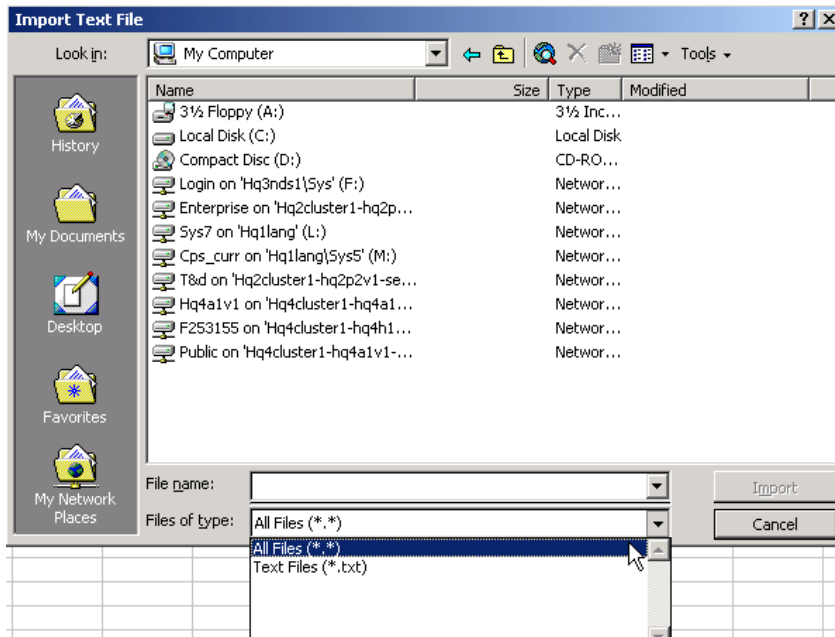
To retrieve the correction file and make corrections outside of MIDANET, you must export the file using a text editor. Freddie Mac recommends the use of Microsoft Excel 2000. Follow the steps below to retrieve the correction file using Microsoft Excel.

1. Open Microsoft Excel.
2. Select **Data: Get External Data: Import Text File....** The Import Text File dialog box displays.

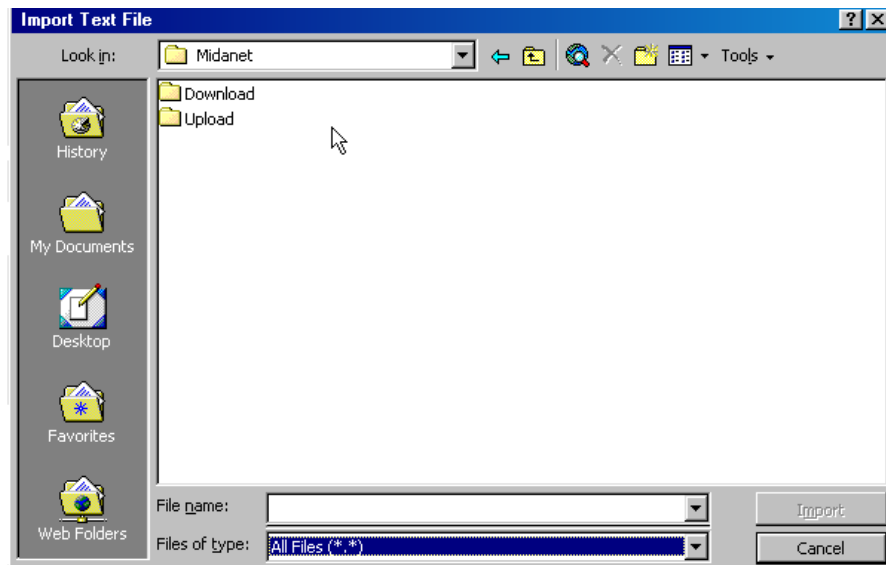


Data Error Correction and LP Validation File Instructions

3. In the drop down box **Files of type** select **All Files**.

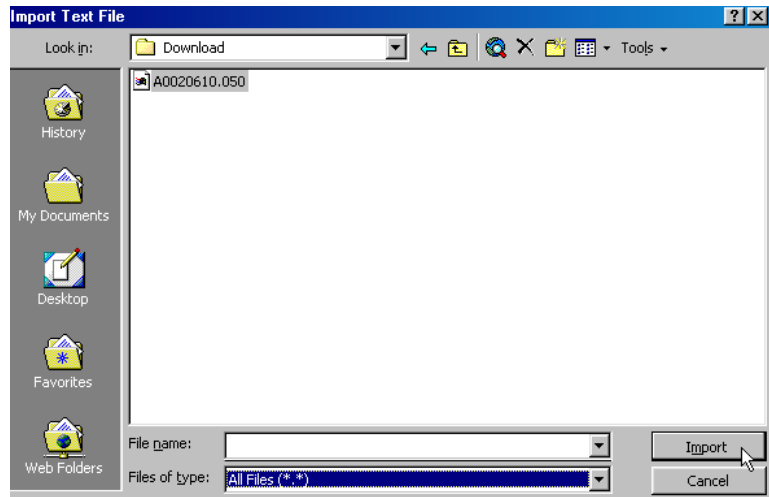


4. In the **Look in:** drop down box, click the drive or folder you want to search. Navigate to the directory where MIDANET is resident on your computer.

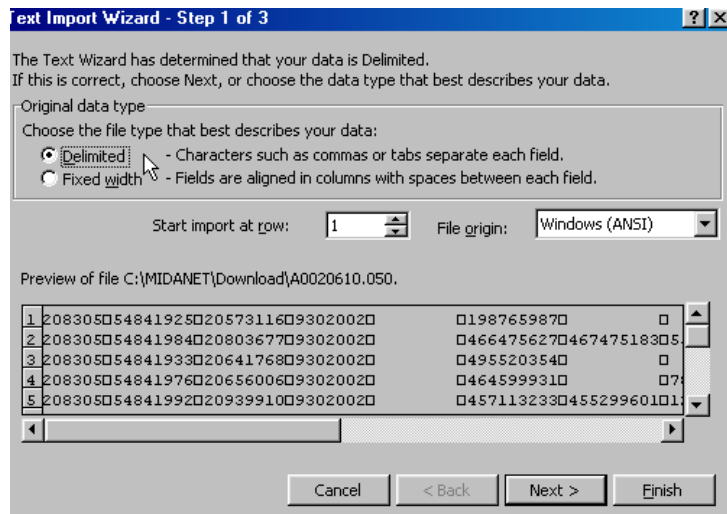


Data Error Correction and LP Validation File Instructions

5. Select the MIDANET subdirectory, /MIDANET/DOWNLOAD.



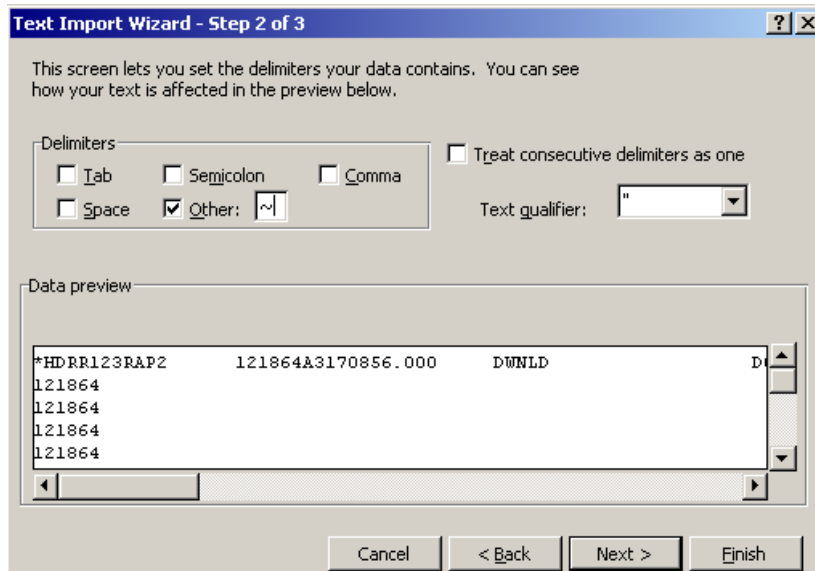
6. Select the correction file.
 - The file name will be formatted as **ADDDHHMM.000** where (A-Z) is the prefix to file name, DDD is Julian date, HH for hour, MM for minutes, and (000-999) is numeric counter.
 - For example, file name /MIDANET/DOWNLOAD/A0020610.050 indicates this file was generated on January 2nd at 6:10 am.
7. Click **Import**. The Text Import Wizard will appear.



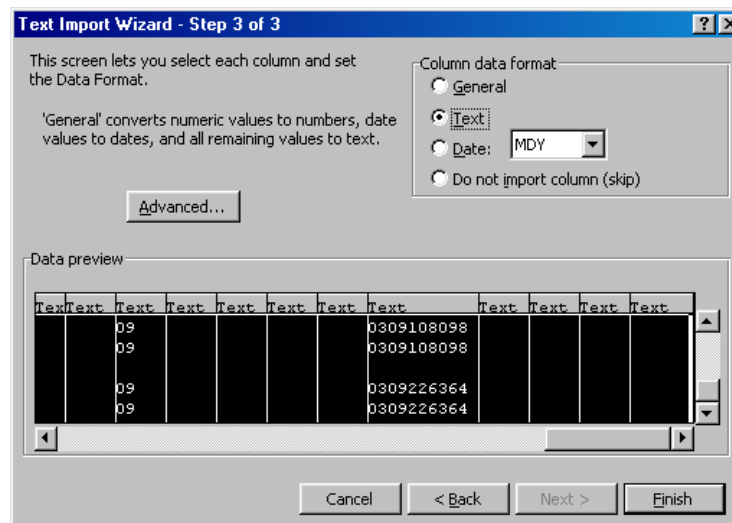
8. Click the radio button **Delimited** for a text delimited file and click **Next**. The Import Text Wizard - Step 2 dialog box will appear.

Data Error Correction and LP Validation File Instructions

- In the Delimiters section, select **Other**. Insert “~” in the box next to **Other**. If necessary, uncheck the **Tab** box. Click **Next**.



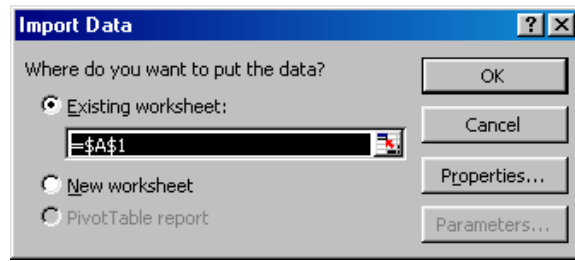
- The Import Text Wizard - Step 3 dialog box will appear. Select all fields in the Data Preview. To select, hold the shift key and scroll to the last column and click on it.



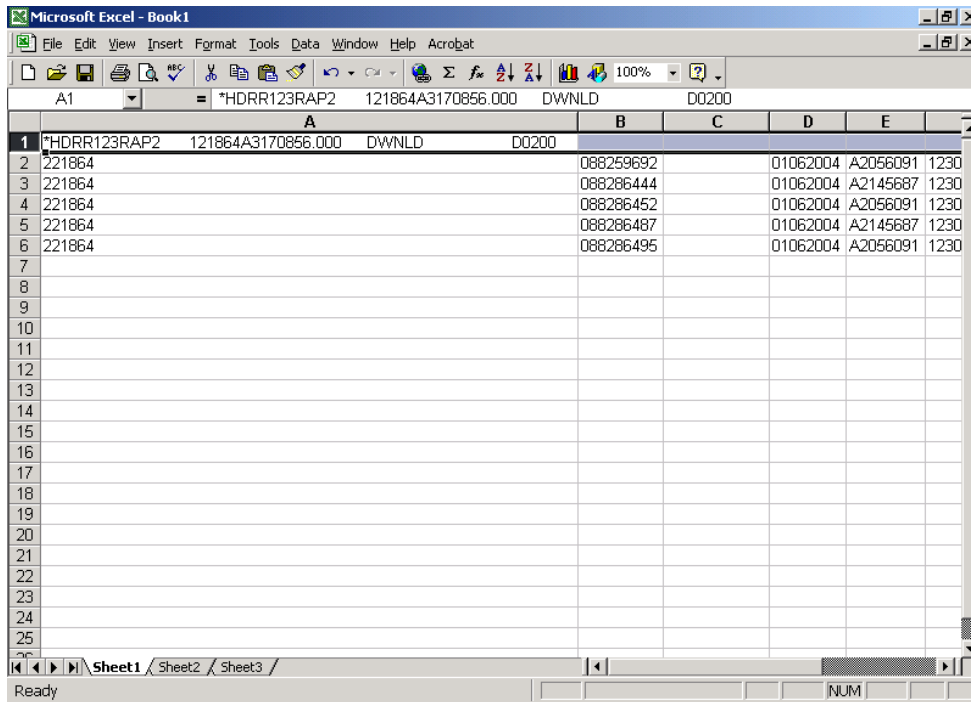
- When finished, select **Text** and click the **Finish** button. The Import Data dialog box will display.

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12. At the prompt: Where do you want to put the data? Click **OK** to accept the default.

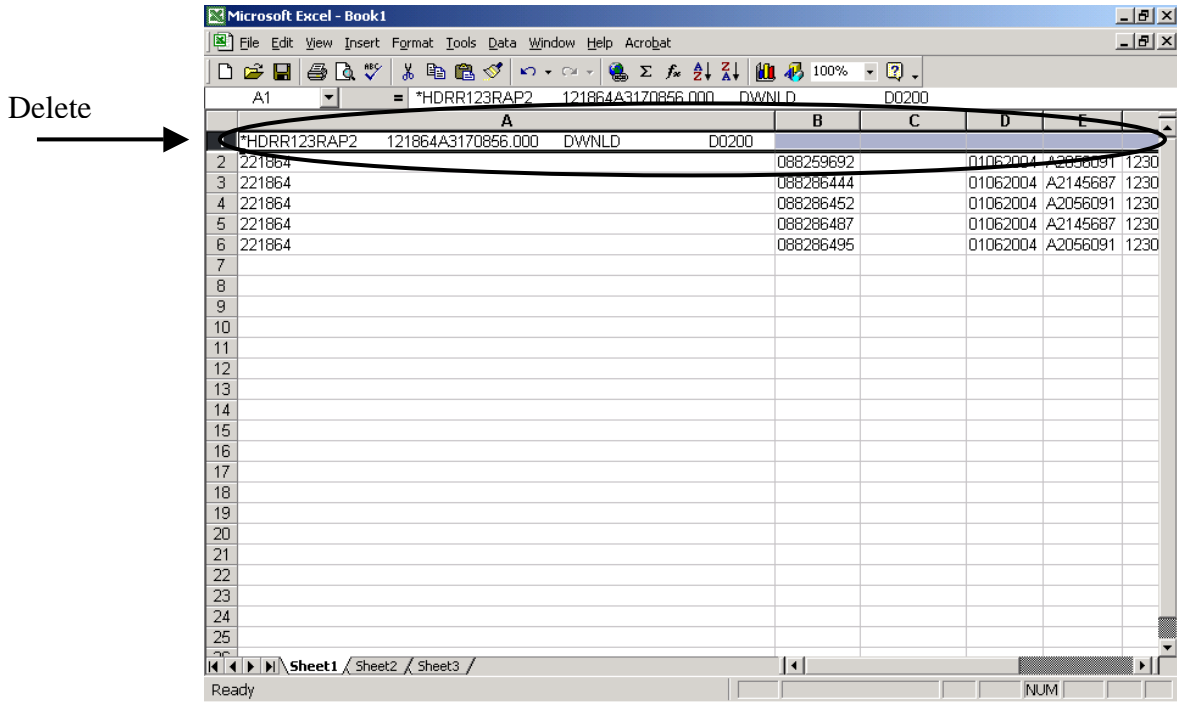


The correction file opens.



Data Error Correction and LP Validation File Instructions

13. Delete each header row in the file. The header row is indicated by a *HDR.



If the file you are working with is from the year 2003, you must also delete the time and date data for each mortgage record before saving the file.



Note: It may be easier to write an Excel macro to perform the conversion process. This macro can be used multiple times.

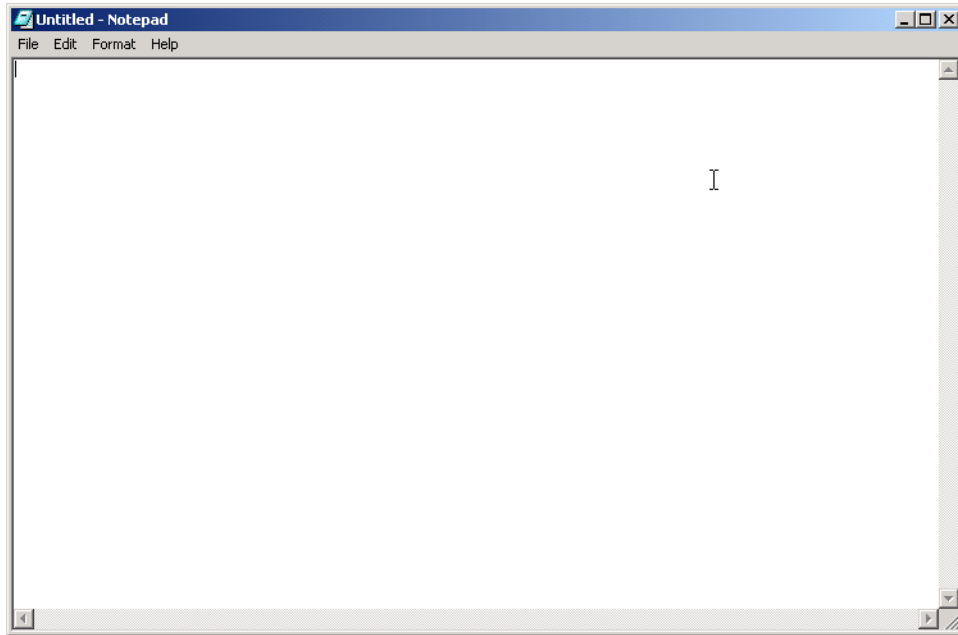
You may now proceed to make corrections and update your data. Refer to Update File in this publication for instructions.

Data Error Correction and LP Validation File Instructions

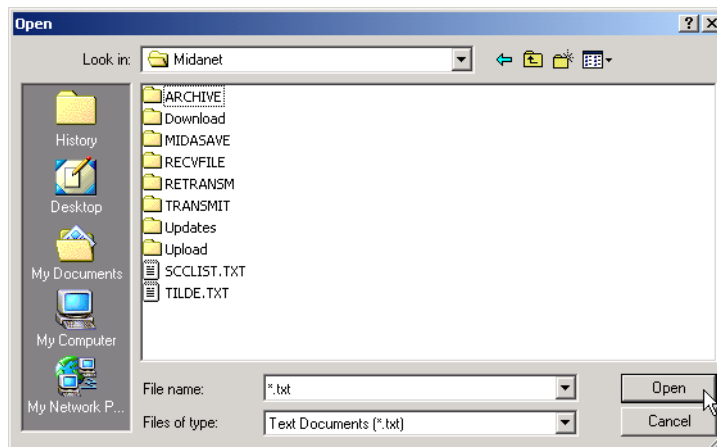
Retrieve Correction File Using Notepad

Use this method to perform data corrections in the Post Purchase Data Correction Utility within MIDANET. Before you can import the file and make corrections on line in MIDANET, you must prepare the file for import. If you do not complete these steps prior to importing, your data will not import properly into MIDANET. Follow the procedure below to prepare the file for import.

1. Click **Start: Programs: Accessories: Notepad**. The Notepad application opens.

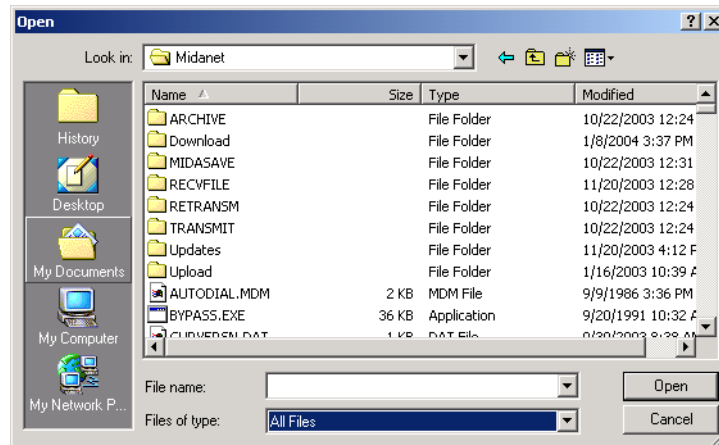


2. Select **File: Open...**. The Open dialogue box appears.

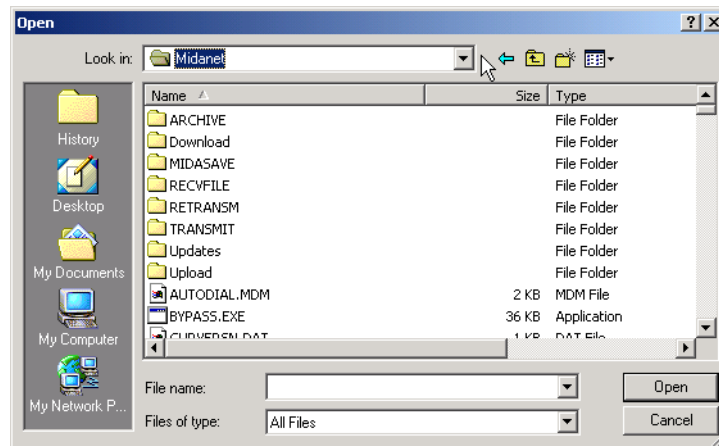


Data Error Correction and LP Validation File Instructions

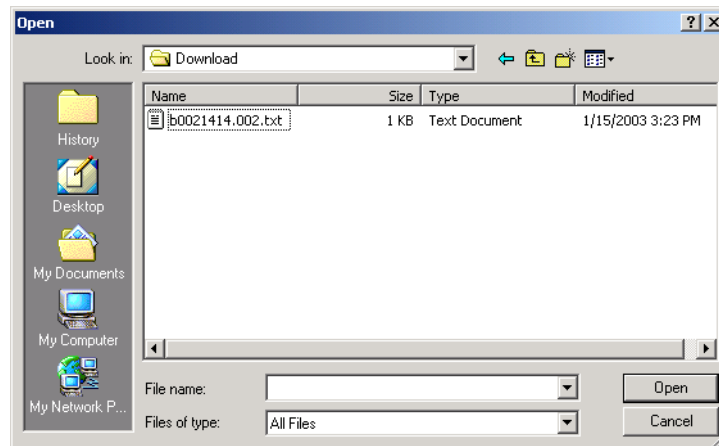
3. In the dropdown box **Files of type:** select **All Files** for all documents.



4. In the **Look in:** drop down box, click the drive or folder you want to search. Navigate to the directory where MIDANET is resident on your computer.

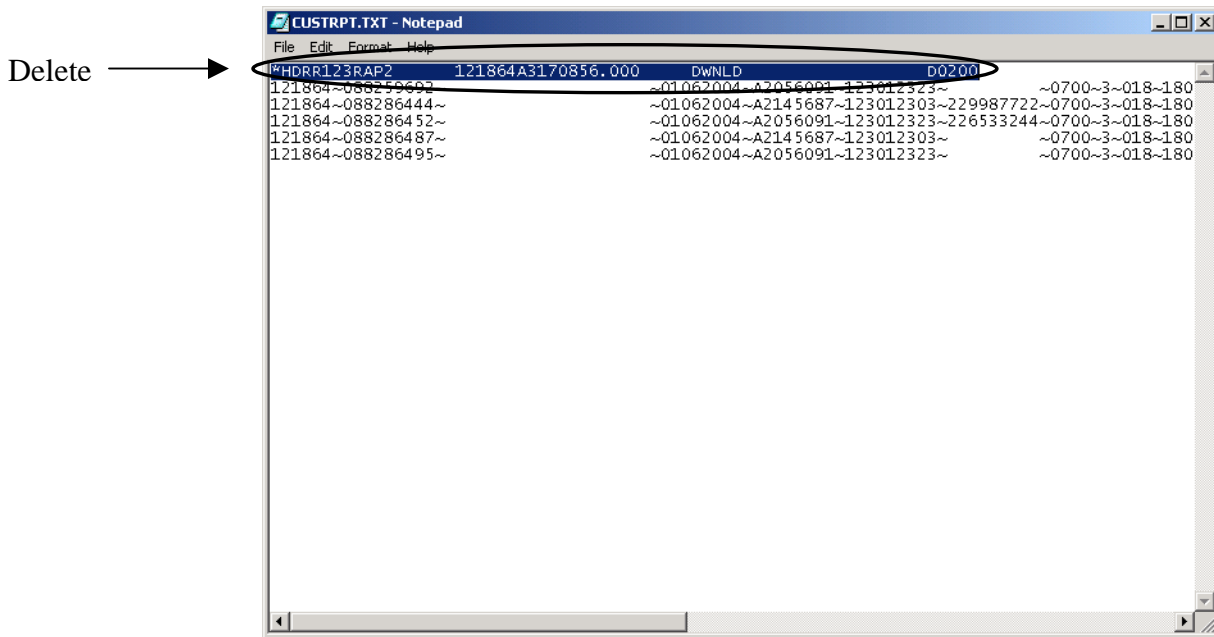


5. Select the MIDANET subdirectory, /MIDANET/DOWNLOAD.



Data Error Correction and LP Validation File Instructions

6. Select the correction file.
 - The file name will be formatted as **ADDDHHMM.000** where (A-Z) is the prefix to file name, DDD is Julian date, HH for hour, MM for minutes, and (000-999) is numeric counter.
 - For example, file name /MIDANET/DOWNLOAD/A0020610.050 indicates this file was generated on January 2nd at 6:10 am.
7. Click **Open** to open the file.
8. Delete each header row in the file. The header row is indicated by a *HDR.



If the file you are working with is from the year 2003, you must also delete the time and date data for each mortgage record before saving the file.

You are now ready to save the file. See Saving Correction File Using Notepad Method.

Data Error Correction and LP Validation File Instructions

Update File

The following information will be useful when correcting and updating the correction file using the Microsoft Excel method to make corrections.

You may correct data for the following fields only:

- AUS Key Number (also known as Loan Prospector (LP) Key number)
- Borrower's and/or co-borrower's Social Security Numbers (A social security number can not be added if not originally delivered)
- CSV (Credit Score Value)
- CST (Credit Score Type)
- Special Characteristics Code (SCC) codes

File updates should only be made to correct data that is inaccurate. The correction process does not include the ability to delete data; zeros and blank spaces will be recognized as no change. For example, if the LP Key number is correct and blank spaces or zeros delete it, the correction process will not consider it to be updated as blank. The existing LP Key number will remain.

If fields other than those listed above must be updated, complete the Post Fund Data Correction Form at

http://www.freddiemac.com/learn/deliver/pubs/post_fund_data_correction.xls and send via email to Post_Fund@freddiemac.com.

It is critical that the length of each record remain constant. Otherwise, data may not be read correctly by MIDANET and you may not receive any error message to that effect. Follow these rules when updating the correction file to ensure your data is read correctly:

- Do *not* use the "delete" function (i.e. the delete key, delete from the edit menu, or delete from the right-click menu) when editing the data, as deleting data may change the length of the record.
- Instead, type over the existing value with the new value. In order to not change a delivered value, type zeros for numeric fields, or spaces for alphanumeric fields.

Data can be changed or added to any Data Error and LP Validation File, and multiple files can be combined by Seller/Service number. You should delete any mortgage record in the file that does not require corrections. You should submit changes within one month of funding and but no later than six months from the month of funding.

Data Error Correction and LP Validation File Instructions

The following fields in the file are for informational purposes only and are used in processing the file once transmitted to Freddie Mac. These fields may not be updated.

- Seller Number
- Freddie Mac Loan Number
- Seller Loan Number
- Funding Date
- Contract Number
- Form Type

How to Make Updates to the File

Appendix A contains a table that provides the Excel file layout for the Data Error Correction and LP Validation File (correction file). Use this information to determine which column contains the content you need to update.

For example, if the wrong AUS Key number was delivered, once you have your file opened in Excel, locate AUS Key number in the content column of the table in Appendix A. The sample table below indicates that column E contains the AUS Key number as indicated by the circle. Locate this column in your opened file, in this case column E, and update the data.

Data Error Correction and LP Validation File Excel File Layout				
Column	Content	Character Length	Format A=Alpha N=Numeric	Comments/Notes
E	AUS Key	8	A/N	Also known as LP Key number May be updated
B	FM Loan Number	9	N	Informational only – may not be updated

Data Error Correction and LP Validation File Instructions

Follow the steps below to update the correction file.

1. Identify discrepancies on the *Data Error Correction and LP Validation Report*. Note the loan number and error.
2. Follow the procedure to open your file using Excel.
3. Using the correction file layout, locate column B in the file and find the loan number of the mortgage record you want to correct. Then locate the column of data you want to correct. In the example that follows, the highlighted box indicates that the correction will be made to the AUS Key number (column E) on loan number 088259692(column B).

	Loan Number		AUS Key Number													
	A	B	C	D	E	F	G	H	I	J	K	L	M	N		
1																
2	222220	088259692		01062004	22056091	123012323		0700	3	018	180	001	952			
3	222221	088286444		01062004	22145687	123012303	229987722	0700	3	018	180	953				
4	222222	088286452		01062004	22056091	123012323	226533244	0700	3	018	180	953				
5	222223	088286487		01062004	22145687	123012303		0700	3	018	180	953				
6	222224	088286495		01062004	22056091	123012323		0700	3	018	180	951	952			
7																

4. Type the correct data in the data cell by typing over the existing information.
5. Continue to update your file by completing all corrections. When finished proceed to save your file.

Data Error Correction and LP Validation File Instructions

Updating Special Characteristics Codes (SCC)

A maximum of ten SCC codes are allowed for a loan. If populated, these SCC codes will appear on the correction file. For a list of commonly used SCCs, see the quick reference, Freddie Mac Delivery Guidelines at

<http://www.freddiemac.com/learn/pdfs/deliver/fmdel.pdf>

The following example illustrates how to make updates to SCC numbers using the correction file.

1. Using the *Data Error and LP Validation Report*, identify SCC discrepancies. Note the loan number or contract number.
2. Follow the procedure to open the *Data Error and LP Validation Correction File* using the Excel method.
3. Locate and review existing SCCs. Using Appendix A, Correction File Excel File Layout, determine what columns in the Excel file contain existing SCC codes. The existing SCC code values are located in the Excel file in rows J-O.
4. If you need to add an SCC that is not included in the existing list, type each SCC number you want to add in columns T-Y.
5. If you need to delete an existing SCC, type each SCC number you want to delete, in columns Z-AE.

In the example below we are adding SCC 003 and deleting SCC 007. to the loan number representing in row one.

	Existing SCC numbers					Add SCC numbers					Delete SCC numbers											
	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE
1	018	180	001	952	007						003						007					
2	018	180	953																			
3	018	180	953																			
4	018	180	953																			
5	018	180	951	952																		

If you are unable to update an SCC number, contact Post Fund at Post_Fund@freddiemac.com.

Data Error Correction and LP Validation File Instructions

Saving the Downloaded File

When you make your corrections in Microsoft Excel or another text editor, you should save a .txt file as a back up file. MIDANET will only accept a .csv file for import into the Post Purchase Data Correction Utility. However, it is not recommended that you make changes to the file once it is saved in a .csv format using Excel. The .txt back up file will reduce your steps if you make a mistake and find it necessary to change your corrections once again. If you choose to make your corrections online after you have imported the file, the back up .txt file is not necessary.

In addition, if you are saving files with multiple Seller/Service numbers, break out the files by Seller/Service number before batch importing the file into the Midanet Utility. The Seller/Service number logged into MIDANET at the time of import is the Seller /Service number attached to the import file for data correction.

Follow one of the procedures below to save the file after you have completed your changes.

Saving Correction File Using Microsoft Excel

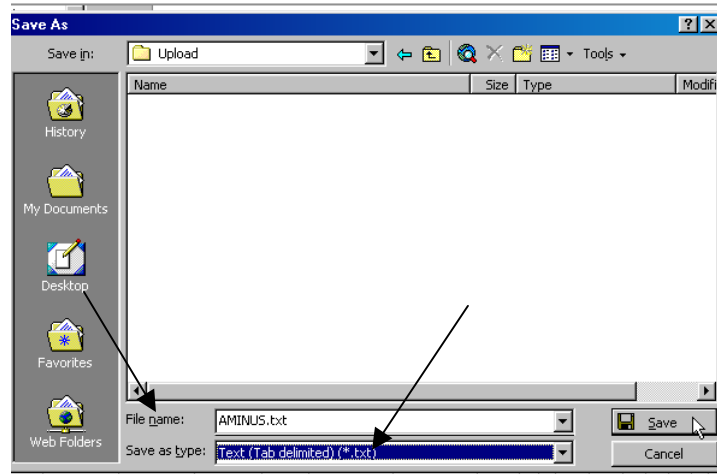
Follow the procedure below to save the updates to your correction file.

1. From Excel select, **File: Save As**. The Save As screen will appear.
2. In the **Save in:** drop down box, navigate to the click the drive or directory where you want to save your file.
3. Type a file name in the **File name** data field.



The file name must be eight characters or less when saving as a .csv file extension in order to be imported into MIDANET. You may save the .txt file with any name.

4. In the **Save as type** drop down box, select Text (Tab delimited)(* .txt).



5. Click **Save**. Your back up file has been saved.
6. Repeat steps 1-4.
7. In the **Save as type** drop down box, select CSV-MS_DOS (Comma delimited)(* .csv).

Data Error Correction and LP Validation File Instructions

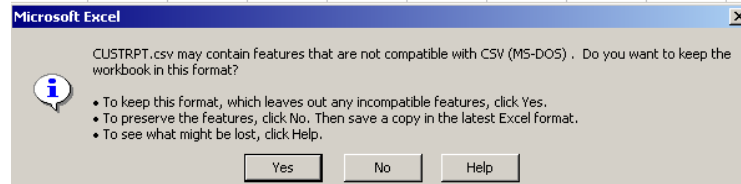


The file name must always have a **.csv** file extension. If the file does not have the specific file extension of **.csv**, it will not be recognized by MIDANET to be transmitted.



Be sure to remember this location. You will need to recall it when you import this information into MIDANET.

8. Click **Save**. You will be prompted with the message below. Click **Yes**.



9. Repeat all steps to save additional correction files.

Your correction file is now ready to import into MIDANET. Close Excel and import the correction file in accordance with the MIDANET Post Purchase Data Correction Utility instructions at <http://www.freddiemac.com/learn/pdfs/deliver/mppdcu.pdf>.

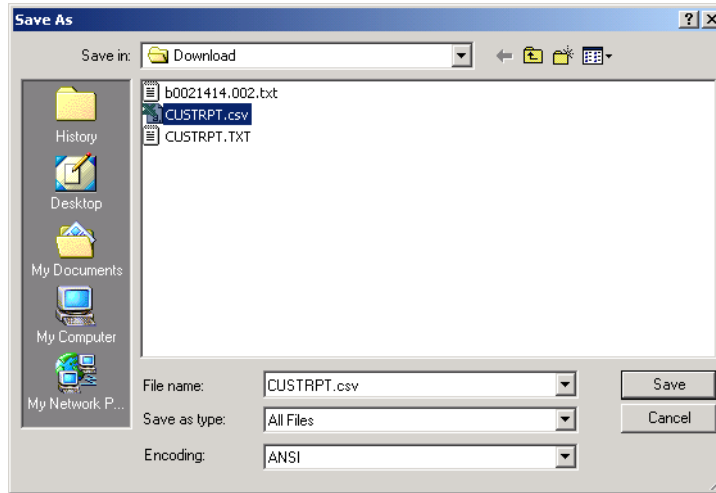
After a file has been saved in the CSV format, do *not* use Excel to open it again for additional changes. Excel will drop leading zeros from numeric fields (i.e. Freddie Mac Loan Number, Funding Date etc.) changing the length of the record. Instead, open the back up text (.txt) file in Excel and re-enter all changes, or use a text editor to update the CSV file.

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Saving Correction File Using Notepad Method

After deleting the header row information in the correction file, follow the procedure below to save your file using the Notepad method.

1. Select **File: Save As....** The Save As... dialogue box opens.



2. In the **Save in:** drop down box, click the drive or folder where you want to save the file.



Be sure to remember this location. You will need to recall it when you import this information into MIDANET.

3. Type a name for your file in the **File name** eight characters or less.
4. Type **.csv** after the file name. For example, CUSTRPT.csv.



The file name must always have a **.csv** file extension. If the files do not have the specific file extension of **.csv**, it will not be recognized by MIDANET to be transmitted.

5. Click **Save**.

Your file is now ready to import into MIDANET to make corrections online using the Post Purchase Data Correction Utility.

To continue the correction process, see the Post Purchase Data Correction Utility instructions online at <http://www.freddiemac.com/learn/pdfs/deliver/mppdcu.pdf>.

Data Error Correction and LP Validation File Instructions

APPENDIX A

Data Error Correction and LP Validation File Instructions

Correction File (AMINUS.TXT) Excel File Layout

Use this file to determine where data is located in the Correction file. Also review the tips in the section titled Update File for additional information.

A-MINUS.TXT Excel File Layout				
Column	Content	Character Length	Format A=Alpha N=Numeric	Comments/Notes
A	Seller Servicer No	6	N	Informational only – may not be updated
B	FM Loan Number	9	N	Informational only – may not be updated
C	SS Loan Number	20	A/N	Informational for Seller/Servicer – may be updated
D	Funding Date (not imported)	8	A/N	Informational only – may not be updated Example: MMDDCCYY
E	AUS Key	8	A/N	Also known as LP Key number May be updated
F	Borrower SSN	9	N	Can be updated not added or deleted
G	Co-Borrower SSN	9	N	Can only be deleted by calling Post Fund @ 1800FREDDIE
H	CSV Value	4	N	Must be between 300-850
I	CST Value	4	A/N	
J	Spec Char Cd 1	3	N	Informational only Existing SCC number delivered May not be updated
K	Spec Char Cd 2	3	N	Informational only Existing SCC number delivered May not be updated
L	Spec Char Cd 3	3	N	Informational only Existing SCC number delivered May not be updated
M	Spec Char Cd 4	3	N	Informational only Existing SCC number delivered May not be updated
N	Spec Char Cd 5	3	N	Informational only Existing SCC number delivered May not be updated
O	Spec Char Cd 6	3	N	Informational only Existing SCC number delivered May not be updated
P	Spec Char Cd 7	3	N	N/A - Placeholder for future use

Data Error Correction and LP Validation File Instructions

A-MINUS.TXT Excel File Layout				
Column	Content	Character Length	Format A=Alpha N=Numeric	Comments/Notes
Q	Spec Char Cd 8	3	N	N/A - Placeholder for future use
R	Spec Char Cd 9	3	N	N/A - Placeholder for future use
S	Spec Char Cd 10	3	N	N/A - Placeholder for future use
T	Add Spec Char Cde 1	3	N	Use to add an SCC number
U	Add Spec Char Cde 2	3	N	Use to add an SCC number
V	Add Spec Char Cde 3	3	N	Use to add an SCC number
W	Add Spec Char Cde 4	3	N	Use to add an SCC number
X	Add Spec Char Cde 5	3	N	Use to add an SCC number
Y	Add Spec Char Cde 6	3	N	Use to add an SCC number
Z	Del Spec Char Cde 1	3	N	Use to delete an SCC number
AA	Del Spec Char Cde 2	3	N	Use to delete an SCC number
AB	Del Spec Char Cde 3	3	N	Use to delete an SCC number
AC	Del Spec Char Cde 4	3	N	Use to delete an SCC number
AD	Del Spec Char Cde 5	3	N	Use to delete an SCC number
AE	Del Spec Char Cde 6	3	N	Use to delete an SCC number
AF	error 1 (not imported)	2	N	May not be updated - Informational purposes for Seller. For a list of possible error codes and explanations visit http://www.freddiemac.com/learn/pdfs/deliver/error_codes.pdf
AG	error 2 (not imported)	2	N	May not be updated - Informational purposes for Seller. For a list of possible error codes and explanations visit http://www.freddiemac.com/learn/pdfs/deliver/error_codes.pdf
AH	error 3 (not imported)	2	N	May not be updated - Informational purposes for Seller. For a list of possible error codes and explanations visit http://www.freddiemac.com/learn/pdfs/deliver/error_codes.pdf

Data Error Correction and LP Validation File Instructions

A-MINUS.TXT Excel File Layout				
Column	Content	Character Length	Format A=Alpha N=Numeric	Comments/Notes
				ver/error_codes.pdf
AI	error 4 (not imported)	2	N	May not be updated - Informational purposes for Seller. For a list of possible error codes and explanations visit http://www.freddiemac.com/learn/pdfs/deliver/error_codes.pdf
AJ	error 5 (not imported)	2	N	May not be updated - Informational purposes for Seller. For a list of possible error codes and explanations visit http://www.freddiemac.com/learn/pdfs/deliver/error_codes.pdf
AK	Contract Number	10	N	May be added or updated

Data Error Correction and LP Validation File Instructions

APPENDIX B

Data Error Correction and LP Validation File Instructions

Technical File Specifications

The table below outlines the technical file format specifications for the Data Error Correction and LP Validation File (AMINUSTX). The format is also located online at http://www.freddiemac.com/sell/forms/pdf/TechSpecs_F11and13SF.pdf.

AMINUSTX File Format			
Field Name	Start	Length	Format N= Numeric A= Alpha
Seller Servicer Number	1	6	N
Freddie Mac Loan Number	8	9	N
Seller/Servicer Loan Number	18	20	A/N
Loan Prospector Key Number (AUS)	48	8	N
Borrower Social Security Number	57	9	N
Co-Borrower Social Security Number	67	9	N
Credit Score Value (CSV)	77	4	N
Credit Score Type (CST)	82	1	A/N
Special Characteristics Codes 1-6	84	3	A/N
	88	3	
	92	3	
	96	3	
	100	3	
Special Characteristics Codes Fields #7 - 10	104	3	A/N
	108	3	
	112	3	
	116	3	
	120	3	

Data Error Correction and LP Validation File Instructions

AMINUSTX File Format			
Field Name	Start	Length	Format N= Numeric A= Alpha
Add Special Characteristic Code Fields #1 - 6	124	3	A/N
	128	3	
	132	3	
	136	3	
	140	3	
	144	3	
Delete Special Characteristic Code Fields #1 - 6	148	3	A/N
	152	3	
	156	3	
	160	3	
	164	3	
	168	3	
Freddie Mac Contract Number	187	10	A/N