

# **Investor Reporting EDI Implementation Guide**

## **NOTICE**

**The information in this publication is offered to Servicers who may want to use the EDI format for reporting Freddie Mac investor reporting data.**

**Each Freddie Mac approved Servicer must comply with all applicable provisions in the *Single-Family Seller/Servicer Guide (the Guide)*, and other purchase documents, as that term is defined in the Guide. This manual does not constitute as one of the purchase documents.**

**The requirements and the guidelines in this manual are subject to change at any time by Freddie Mac.**

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## TABLE OF CONTENTS

Overview	i
Chapter 1 Introduction	1-1
Chapter 2 Secondary Mortgage Market Investor Report Transaction Set 203 Overview	2-1
Chapter 3 Loan-Level Data Definitions	3-1
Chapter 4 Secondary Mortgage Market Investor Report Transaction Set 203 Mapping Guide	4-1
Chapter 5 Business Data Scenarios	5-1
Chapter 6 Envelope Diagram and Mapping Instructions	6-1
Chapter 7 Functional Acknowledgment Instructions	7-1
Chapter 8 Data Transmission	8-1
Chapter 9 Technical Support	9-1
Chapter 10 Implementation Checklist	10-1
Chapter 11 Trading Partner Agreement	11-1
Appendix Sample Functional Acknowledgments (Transaction Set 997) Sample 203 Data Files	

# Overview

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**Introduction** In support of the Mortgage Bankers Association of America's objective to simplify reporting by Servicers to their investors, Freddie Mac is implementing the Secondary Mortgage Market Investor Report Transaction Set 203 for monthly loan-level reporting. This format uses the American National Standards Institute (ANSI) Accredited Standards Committee (ASC) X12 Electronic Data Interchange (EDI) structure.

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**Purpose** The *Investor Reporting EDI Implementation Guide* focuses on the monthly accounting reporting via CPU-to-CPU or GoldWorks transmission using the EDI format.

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**Contents** The *Investor Reporting EDI Implementation Guide* consists of the following chapters.

<b>Chapter</b>	<b>Description</b>	<b>Page</b>
1	An overview of EDI, information on how to use this guide and general information about customer support	1-1
2	Data dictionary for investor reporting data	2-1
3	Summary level overview of Transaction Set 203, Secondary Mortgage Market Investor Report	3-1
4	Detailed mapping instructions for submitting Transaction Set 203 to Freddie Mac	4-1
5	Business data scenarios using the EDI format	5-1
6	Detailed mapping instructions for the EDI interchange envelope	6-1
7	Information on the Functional Acknowledgment Freddie Mac will be providing to its customers	7-1

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*Continued on next page*

## Overview, Continued

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**Contents,  
continued**

The *Investor Reporting EDI Implementation Guide* consists of the following chapters.

<b>Chapter</b>	<b>Description</b>	<b>Page</b>
8	Information on security and control, testing, and transmission schedules	8-1
9	Information on technical support at Freddie Mac	9-1
10	A suggested implementation checklist to assist you in planning your conversion	10-1
11	Trading partner agreements necessary to submit loan-level data using the EDI format	11-1

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## Overview, Continued

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**How to use  
this guide**

*The Freddie Mac Investor Reporting EDI Implementation Guide* provides the detailed instructions necessary to submit investor reporting information using the X12 Secondary Mortgage Market Investor Report Transaction Set 203. Each chapter of this guide provides specific information necessary to successfully map and transmit Transaction Set 203 to Freddie Mac.

Chapter 3 introduces the X12 transaction set outline structure. The Transaction Set 203 outline provided in this chapter documents the segments which Freddie Mac requires. Detailed segment-level information necessary to map your flat-file format into the X12 transaction set is documented in Chapter 4. The mapping guide provides guidance on the data element code values that should be used when submitting Transaction Set 203 to Freddie Mac.

The business case scenarios presented in Chapter 5 illustrate the construction of Transaction Set 203 transmissions. Although the examples are simplistic, each exception condition is presented to assist you in understanding how the information should be reported.

EDI transmissions require a communications envelope. Chapter 6 provides detailed information on how this envelope should be constructed for submission to Freddie Mac. This chapter provides the data mapping guides for the interchange control segments and the functional group segments that comprise the communications envelope.

Information on the functional acknowledgment (Transaction Set 997) Freddie Mac will provide for each transmission is outlined in Chapter 7. This information will assist you in interpreting the functional acknowledgments you will receive from Freddie Mac. For actual 997 samples see the appendix in this guide.

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# Chapter 1

## Introduction to Electronic Data Interchange (EDI)

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**Introduction** This chapter introduces some basic EDI concepts and terminology necessary to understand the mapping guide information.

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**In this chapter** This chapter covers the following topics:

Topic	See Page
EDI Overview	1-2
Customer Information Resources	1-6

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## EDI Overview

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**What is EDI?** Electronic Data Interchange (EDI) is the exchange of electronic information in standardized formats between companies and their computer applications. EDI exchanges:

- utilize a variable length record format
- incorporate a building block design
- use consistent fields and codes across multiple transactions
- are not platform or media specific

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**EDI terminology** To fully understand the information contained in this implementation guide, it is important to have a brief introduction to several of the terms and concepts used in any discussion of EDI. The following sections define the terminology you will need to understand.

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**Transaction set** A transaction set is equivalent to a business document or a composite of several functionally similar business forms. Transaction sets are identified by a three digit number (for example, Secondary Mortgage Market Investor Report Transaction Set 203).

There are three major parts of a transaction set:

- Table 1 - Header information (general transaction set information)
- Table 2 - Detail information (the individual loan detail)
- Table 3 - Summary information (control totals)

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## EDI Overview, *Continued*

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**Segments** Transaction sets consist of segments sequenced in a logical order. Segments are groupings of logically related data elements. Segments are identified by a two or three character alphanumeric code (for example, DTP is the Date, Time or Period segment). Segments can be mandatory or optional within a transaction set and may have multiple iterations.

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**Segment position** The segment position specifies the order in which the segment appears within a transaction set table. The segment position is a four digit number, usually specified in multiples of one hundred (for example, 0100).

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**Data elements** Data elements are the smallest named unit of information and are identified by four digit reference numbers (for example, 0782 is Monetary Amount). Within a segment, data elements can be mandatory, optional or conditional.

There are several different types of data elements:

- **ID** - identifier or qualifier
- **AN** - alphanumeric
- **N0** - Whole number
- **N2** - Implied decimal
- **R** - Numeric digits and decimal point if needed
- **DT** - Date
- **TM** - Time

ID data elements require the use of standardized code lists as published in the ANSI X12 Data Element Dictionary

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**Loops** In some instances, a transaction set can include loops. Loops are groups of segments that can be repeated. Loops have an identifier (typically the segment identifier of the first segment in the loop) and can be mandatory or optional. If a loop begins with an optional segment, then the loop is optional. If a loop begins with a mandatory segment, then the loop is mandatory. It is also possible to have a loop within another loop. These are called *nested loops*.

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## EDI Overview, continued

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### **Segment terminators and data element delimiters**

Within the X12 transmission file, segments and data elements are separated by segment terminators and data element delimiters. Segment terminators are used to indicate the end of a segment. Data elements within a segment are separated by delimiters which act as position markers. Generally, an asterisk (\*) is used to delimit data elements. Delimiters and segment terminator characters can be defined by the users of the transaction set.

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### **Transaction set notes**

There are three types of notes that may be provided for each segment:

- *Syntax* - Syntax notes provide guidance on how data elements within the segment can be used and denote relationships, pairing, etc.
- *Semantic* - Semantic notes define the purpose of a data element(s).
- *Comments* - Comments provide general information or guidance about the segment or data elements.

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### **Trading partner**

A trading partner is any company, government agency, or other entity with whom an organization regularly exchanges electronic documents. For example, Servicers and service bureaus are trading partners with Freddie Mac.

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### **Mapping**

Mapping is the process of taking data from a company-specific format and identifying the appropriate place for it in the EDI standard format. A mapping guide is used to map from an internal application into the EDI standard so that the receiver can process the data. The mapping guide gives detailed instruction regarding valid code values, optional segments which may be required when transmitting to a trading partner, and information that, although defined in the standard, is not required. Even though the X12 EDI standard may define a segment or data element as optional, the trading partner can designate it to be mandatory.

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## EDI Overview, *Continued*

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**Translation Software**

Translation software is used to convert a company-specific file format into a standard EDI format and vice versa. Some translation software packages can also perform compliance checks to ensure that all the required data is included in the translated format. Translation software is designed to interface with your application software in order to create an EDI transmission.

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**Value Added Network (VAN)**

A Value Added Network (VAN) is a third-party network that provides services beyond the transmission of data. For example, VANs can provide mailbox, data security and data archiving services. Others can also provide translation from flat file to standard EDI formats; however, for high volume customers, translation services on VANs can be very costly.

Some VANs have the capability to pass messages to other VANs. VAN interconnect is an important feature to consider when evaluating VAN services.

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**Communication Envelope**

Each EDI communications session requires a communications envelope. The communications envelope defines the address of the sender and receiver for the transmission, protocol information, and security and encryption information. Multiple transaction sets can be grouped or packaged in a single communications envelope.

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## Customer Information Resources

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### Sources of Information

Freddie Mac provides the following customer support:

- **Toll-free helpline** - Questions concerning the *Investor Reporting EDI Implementation Guide* and loan-level reporting using the Transaction Set 203 can be directed to Freddie Mac's Customer Service Department in McLean, Virginia.

(800)-FREDDIE [800-373-3343]

Hours: 8:00 a.m. to 8:00 p.m., Eastern time

Monday through Friday, excluding holidays

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## Chapter 2

# Secondary Mortgage Market Investor Report Transaction Set 203 Overview

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**Introduction** The Secondary Mortgage Market Investor Report Transaction Set 203 is used to report loan-level accounting information to Freddie Mac. This chapter introduces the transaction set outline and provides guidance on how to read the transaction set.

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**In this chapter** This chapter covers the following topics.

Topic	See Page
How to Read an EDI Transaction Set Outline	2-2
Transaction Set 203 Outline	2-7

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## How to Read an EDI Transaction Set Outline

### Introduction

An EDI transaction set outline provides a high-level view of the transaction set structure. The information provided in the outline includes the business use of the transaction set, the segments which define the transaction set and the segment usage.

The following pages serve as a guide to reading an EDI transaction set outline. For illustrative purposes, the outline for Transaction Set 203 has been reproduced and each area of the outline has been numbered. A table has been provided with an explanation of each numbered item in the sample transaction set outline.

### Explanation of Numbered Items

The following table provides an explanation of each numbered item in the transaction set outline beginning on page 2-4 of this chapter.

Note Number	Name	Explanation
1	Transaction Set Identifier	The three digit identifier assigned by ANSI.
2	Transaction Set Title	The corresponding name assigned by ANSI to this transaction set.
3	Purpose and Scope	The business use for which this transaction set has been designed.
4	Table	Refers to the areas which cover header, detail and summary information. These are referred to as Tables 1, 2, and 3 respectively.
5	Page No. (Page Number)	Usage indicators are listed in this column. If the segment is used by Freddie Mac, a page number is provided. This page number refers to the segment information page. If the segment is not used by Freddie Mac, "Not Used" will appear. Segments marked as "Not Used" should not be sent in a transmission to Freddie Mac.
6	Pos. No. (Position Number)	Specifies the order in which the segment appears in the transaction set table.

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## How to Read an EDI Transaction Set Outline, *Continued*

**Explanation of Numbered Items** The following table provides an explanation of each numbered item in the transaction set outline beginning on page 2-4 of this chapter.

<b>Note Number</b>	<b>Name</b>	<b>Explanation</b>
7	Seg. ID (Segment ID)	The two or three alphanumeric code assigned to identify the segment and the segment name.
8	Name	The corresponding segment name.
9	Req. Des. (Required Designator)	The segment requirement designator indicating if the segment is mandatory or optional. The segment information page will indicate those ASC X12 optional segments that Freddie Mac may require.
10	Max. Use (Maximum Use)	The maximum number of times the segment can be repeated at this position in the transaction set.
11	Loop Repeat	The maximum number of times a loop can be repeated in the transaction set.
12	Loop ID (Loop Identifier)	The reference name for a loop. This name is usually the first segment which appears in the loop.
13	Loop Bracket	Line used to group segments which define a specific loop.
14	Nested Loop	Loop which appears within another loop.
15	Notes	Additional information for users regarding business use of specific segments. Each note will be preceded by a number (example: 2/020) which indicates the table and the segment position to which the note applies.

*Continued on next page*

1

203

2

**SECONDARY MORTGAGE MARKET INVESTOR REPORT**

3

This Draft Standard for Trial Use (DTU) contains the format and establishes the data content of the Secondary Mortgage Market Investor Report Transaction Set (203) for use within an Electronic Data Interchange (EDI) environment. This transaction set can be used for the transfer and reporting of mortgage servicing information between mortgage servicers, mortgage service bureaus, secondary mortgage market organizations.

4

Table 1 Header

5

Page  
No.\*

4-27  
4-28  
4-32  
4-34

6	7	8	9	10	11
Pos. No.	Seg. ID.	Name	Req. Des.	Max. Use	Loop Repeat
0100	ST	Transaction Set Header	M	1	
0200	BGN	Beginning Segment	M	1	
0300	DTP	Date or Time or Period	M	1	
0400	REF	Reference Numbers	M	1	

12	<b>LOOP ID - N1</b>				<b>5</b>
	0500	N1	Name	O	1
	0600	N2	Additional Name Information	O	1
	0700	N3	Address Information	O	2
	0800	N4	Geographical Location	O	1
	0900	PER	Admin. Communications Contact	O	2

Not Used  
Not Used  
Not Used  
Not Used  
Not Used

13

**TABLE 2 Detail**

Page No.*	Pos. No.	Seg. ID.	Name	Req. Des.	Max. Use	Loop Repeat
<b>LOOP ID - LX &gt; 1</b>						
4-40	0100	LX	Assigned Number	M	1	
4-41	0200	REF	Reference Numbers	O	4	
Not Used	0300	MPP	Mortgage Pool Program	O	1	
4-43	0400	AMT	Monetary Amount	O	10	
Not Used	0450	INT	Interst	O	2	
Not Used	0470	QTY	Quantity	O	5	
Not Used	0480	DTM	Date/Time Reference	O	5	
<b>LOOP ID - RLT &gt; 1</b>						
4-47	0500	RLT	Real Estate Loan Type	O	1	
4-50	0600	DTP	Date or Time Period	M	2	
4-52	0700	AMT	Monetary Amount	M	8	14
4-54	0800	IRA	Investor Rptg. Action Code	O	1	
4-58	0900	INT	Interest	O	2	
Not Used	1000	PRC	Payment Rate Change	O	3	
Not Used	1100	NX2	Real Estate Property ID Comp.	O	10	
Not Used	1150	LQ	Industry Code	O	5	
<b>LOOP ID - N1 1</b>						
Not Used	1200	N1	Name	O	1	
Not Used	1300	N2	Additional Name Information	O	1	
Not Used	1400	DTP	Date or Time Period	O	2	
Not Used	1600	YNQ	Yes/No Question	O	> 1	
<b>LOOP ID - AMT &gt; 1</b>						
Not Used	1700	AMT	Monetary Amount	O	1	
Not Used	1800	DTP	Date or Time Period	M	1	
4-69	1900	SE	Transaction Set Trailer	M	1	

NOTES:

- 1/0300 The DTP segment states the reporting cycle date.
- 1/0400 The REF segment indicates the Servicer or the Issuer Institution Number.
- 1/0500 The N1 loop identifies the sending and receiving parties, such as Mortgage Servicer, Service Bureau, Investor, etc.
- 2/0200 The REF segment is used to identify Sub Servicer, Pool, Document Custodial Note Holder, or Issuer.
- 2/0600 The DTP segment is used to state the Last Paid Installment Date, and the Date of the Last Payment Received.
- 2/0700 The AMT segment is used to report amounts such as the Actual or Scheduled Unpaid Principal Balance, Principal or Interest Due to Investor, Current Principal and Interest, Prepayment Penalties.
- 2/1000 The PRC segment is used to report Variable Loan Information characteristics (Adjustment Rate Mortgages, Graduated Payment Mortgage, etc.)
- 2/1400 The DTP segment is used to identify the Original Maturity Date and the Date of First Payment.
- 2/1600 The YNQ segment determines whether or not Foreclosure proceedings have begun on the loan, flood insurance is current, hazard insurance is current, real estate tax is current, or guarantee is terminated.
- 2/1700 The AMT loop is used to define curtailment data, to state the Original Principal Balance, and to state the Tax & Insurance Escrow Fund Balance.
- 2/1800 The DTP segment is used to define dates associated with curtailment data.

## Transaction Set 203 Outline

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### **Introduction**

The transaction set outline for the Secondary Mortgage Market Investor Report Transaction 203 can be found on the following pages. In general, Freddie Mac information is shown in the column titled "Page No." These page numbers reference the segment detail information found in Chapter 4 of this implementation guide. All other information comes directly from the ASC X12 standard as published in the ASC X12 version 004030.

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*Continued on next page*

**203**

**SECONDARY MORTGAGE MARKET INVESTOR REPORT**

This Draft Standard for Trial Use (DTU) contains the format and establishes the data content of the Secondary Mortgage Market Investor Report Transaction Set (203) for use within an Electronic Data Interchange (EDI) environment. This transaction set can be used for the transfer and reporting of mortgage servicing information between mortgage servicers, mortgage service bureaus, secondary mortgage market organizations.

Table 1 Header

Page  
No.\*

<u>Pos. No.</u>	<u>Seg. ID.</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max. Use</u>	<u>Loop Repeat</u>
0100	ST	Transaction Set Header	M	1	
0200	BGN	Beginning Segment	M	1	
0300	DTP	Date or Time or Period	M	1	
0400	REF	Reference Numbers	M	1	

4-27  
4-28  
4-32  
4-34

**LOOP ID - N1**

**5**

Not Used  
Not Used  
Not Used  
Not Used  
Not Used

0500	N1	Name	O	1	
0600	N2	Additional Name Information	O	1	
0700	N3	Address Information	O	2	
0800	N4	Geographical Location	O	1	
0900	PER	Admin. Communications Contact	O	2	

\*The referenced page numbers refer to the Mapping Example Transaction Set 203 document which follows. "Not Used" notations are included to indicate which optional segments of the Transaction Set 203 are not used by Freddie Mac and its trading partners.

**TABLE 2 Detail**

<u>Page No.*</u>	<u>Pos. No.</u>	<u>Seg. ID.</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max. Use</u>	<u>Loop Repeat</u>
<b>LOOP ID - LX &gt; 1</b>						
4-40	0100	LX	Assigned Number	M	1	
4-41	0200	REF	Reference Numbers	O	4	
Not Used	0300	MPP	Mortgage Pool Program	O	1	
4-43	0400	AMT	Monetary Amount	O	10	
Not Used	0450	INT	Interst	O	2	
Not Used	0470	QTY	Quantity	O	5	
Not Used	0480	DTM	Date/Time Reference	O	5	
<b>LOOP ID - RLT &gt; 1</b>						
4-47	0500	RLT	Real Estate Loan Type	O	1	
4-50	0600	DTP	Date or Time Period	M	2	
4-52	0700	AMT	Monetary Amount	M	8	
4-54	0800	IRA	Investor Rptg. Action Code	O	1	
4-58	0900	INT	Interest	O	2	
Not Used	1000	PRC	Payment Rate Change	O	3	
Not Used	1100	NX2	Real Estate Property ID Comp.	O	10	
Not Used	1150	LQ	Industry Code	O	5	
<b>LOOP ID - N1 1</b>						
Not Used	1200	N1	Name	O	1	
Not Used	1300	N2	Additional Name Information	O	1	
Not Used	1400	DTP	Date or Time Period	O	2	
Not Used	1600	YNQ	Yes/No Question	O	> 1	
<b>LOOP ID - AMT &gt; 1</b>						
Not Used	1700	AMT	Monetary Amount	O	1	
Not Used	1800	DTP	Date or Time Period	M	1	
4-69	1900	SE	Transaction Set Trailer	M	1	

NOTES:

- 1/0300 The DTP segment states the reporting cycle date.
- 1/0400 The REF segment indicates the Servicer or the Issuer Institution Number.
- 1/0500 The N1 loop identifies the sending and receiving parties, such as Mortgage Servicer, Service Bureau, Investor, etc.
- 2/0200 The REF segment is used to identify Sub Servicer, Pool, Document Custodial Note Holder, or Issuer.
- 2/0600 The DTP segment is used to state the Last Paid Installment Date, and the Date of the Last Payment Received.
- 2/0700 The AMT segment is used to report amounts such as the Actual or Scheduled Unpaid Principal Balance, Principal or Interest Due to Investor, Current Principal and Interest, Prepayment Penalties.
- 2/1000 The PRC segment is used to report Variable Loan Information characteristics (Adjustment Rate Mortgages, Graduated Payment Mortgage, etc.)
- 2/1400 The DTP segment is used to identify the Original Maturity Date and the Date of First Payment.
- 2/1600 The YNQ segment determines whether or not Foreclosure proceedings have begun on the loan, flood insurance is current, hazard insurance is current, real estate tax is current, or guarantee is terminated.
- 2/1700 The AMT loop is used to define curtailment data, to state the Original Principal Balance, and to state the Tax & Insurance Escrow Fund Balance.
- 2/1800 The DTP segment is used to define dates associated with curtailment data.

## Chapter 3

# Loan-Level Data Definitions

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### Introduction

There are two tables in the Investor Report Transaction Set which need to be created to report loan-level monthly information in the EDI format.

- Table 1 - general information about the data being reported (for example, accounting cycle date, who is transmitting the data)
- Table 2 - detail loan-level records and transmission totals (for example, total interest, total principal)

This chapter provides a glossary, by table, of the data necessary for loan-level reporting to Freddie Mac. Refer to Chapter 4 of this guide for detailed instructions on how to map this data into the Investor Report Transaction Set.

---

### In this chapter

This chapter covers the following topics.

Topic	See Page
Table 1 Data	3-2
Table 2 Data	3-3

## Table 1 Data

**Introduction** The following sections describe the information that should be reported in Table 1 of the Investor Reporting Transaction Set 203. Each data element and its segment position is listed in the left hand column. The segment position indicates the segment identifier and position within the transaction set table. For example, segment position DTP-0300 is the Date, Time or Period segment found at the third segment position in Table 1. Refer to Chapter 2, Secondary Mortgage Market Investor Report Transaction Set 203 Overview for the transaction set table.

**Cutoff Date** The cutoff date (CCYYMM or YYMM) of the accounting cycle to which the transactions apply.

Segment Reference: DTP-0300

**Trading Partner ID** The identification number indicating who is transmitting the data.

Segment Reference: REF-0400

If the organization transmitting the data is:	then the Trading Partner ID is:
a self-reporter	the six-digit Seller/Service number assigned by Freddie Mac preceded by an "S".
a service bureau	the six or seven character, alphanumeric bureau ID assigned by Freddie Mac to a service bureau.

## Table 2 Data

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<b>Introduction</b>	<p>The following information is to be reported in Table 2 of the Investor Report Transaction Set 203.</p> <p>Each data element and its segment position is listed in the left hand column. The segment position indicates the segment identifier and position within the transaction set table. For example, segment position REF-0200 is the Reference Numbers segment found at the second segment position in Table 2. Refer to Chapter 2, Secondary Mortgage Market Investor Report Transaction Set 203 Overview for the transaction set table.</p>
<b>Seller/Servicer Number</b>	<p>The six-digit Seller/Servicer number assigned by Freddie Mac.</p> <p>Segment Reference: REF-0200</p>
<b>Freddie Mac Loan Number</b>	<p>The Freddie Mac-assigned nine digit loan number.</p> <p>Segment Reference: RLT-0500</p>
<b>Seller/Servicer Loan Number</b>	<p>The loan number (maximum 13 characters) assigned by the Seller/Service. This field is optional. It should be used to add or update the Seller/Servicer's loan number on Freddie Mac's files.</p> <p>Segment Reference: RLT-0500</p>
<b>Due Date of Last Paid Installment (DDLPI)</b>	<p>The due date (CCYYMMDD or YYMMDD) of the last full payment received from the borrower.</p> <p>Segment Reference: DTP-0600</p>
<b>Last Payment Received Date (LPRD)</b>	<p>Date (CCYYMMDD or YYMMDD) of the last, fully paid monthly installment of principal, interest, and escrow (if any) that was received from the borrower. Note: Dates of partial payments should not be entered here.</p> <p>Segment Reference: DTP-0600</p>

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## Table 2 Data, *Continued*

**Unpaid  
Principal  
Balance (UPB)  
100%**

Use the following table to report the loan UPB for mortgages accounted for under the net yield or alternate methods of accounting.

Segment Reference: AMT-0700

If the loan is:	then report:
not being liquidated	the actual UPB of the mortgage.
paid-in-full by the mortgagor, repurchased by you, or paid-in-full via a third-party foreclosure sale	the UPB as zero.
removed due to an FHA/VA foreclosure or transfer to REO	the UPB on the date of the last paid installment.
an alternative mortgage ARM loan converting to fixed rate	the UPB as zero.
accounted for under the Timely Principal and Interest method	the scheduled UPB associated with the mortgage.

**Interest Due  
Freddie Mac**

Total interest due Freddie Mac including net yield interest, interest adjustments (related to reinstatement or foreclosure sales), interest advanced (on transfers to REO, or FHA/VA conveyances) and payoff interest.

Segment Reference: AMT-0700

*Continued on next page*

## Table 2 Data, *Continued*

**Principal Due  
Freddie Mac**

- For mortgages accounted for under the net yield or alternate methods, report the Freddie Mac share of principal payments, including prepaid principal, curtailment, reductions (or increases) of negative amortization and payoffs.
- For Timely Principal and Interest Mortgages, report total principal payments, curtailments and payoffs.

Segment Reference: AMT-0700

**Exception Code**

Enter the applicable code to indicate that a special exception has occurred. If an exception has not occurred, this field should be blank. After an exception on a loan has been reported, it should not be reported again in subsequent cycles. (e.g. Code #40 is only reported in the month the loan is inactivated). Valid action codes can be found in the following table.

Segment Reference: IRA-0800

Freddie Mac Action Code	Investor Reporting Action Code	Description
40	07	Inactive loan
50	08	Reinstate loan
60*	09	Payoff - mortgage matured
61*	09	Payoff - mortgage prepaid

\*Usually done through MIDANET® for the PC

*Continued on next page*

**Table 2 Data, Continued**

**Exception Code, continued** Segment Reference: IRA-0800

<b>Freddie Mac Action Code</b>	<b>Investor Reporting Action Code</b>	<b>Description</b>
65*	10	Payoff - mortgage repurchased
66*	1A	Payoff - mortgage converted from adjustable-rate to fixed-rate
70	1B	Transfer to REO
71*	1C	Third party sale foreclosure
72*	1D	FHA/VA foreclosure that did not sell at sale
73	1C	FHA/VA foreclosure sale
80	1F	Principal balance correction (e.g., negative principal reduction)
1M	1M	Mortgage Insurance cancelled by homeowner based on original value of property.
1N	1N	Mortgage Insurance cancelled by homeowner based on current value of property.
1O	1O	Mortgage Insurance cancelled by homeowner based on automatic cancellation provisions.

\*Usually done through MIDANET® for the PC

*Continued on next page*

## Table 2 Data, *Continued*

**Exception Date** The date (CCYYMMDD or YYMMDD) the exception occurred. If an exception has not occurred, this field should not be reported.

Segment Reference: IRA-0800

If the exception code is:	Then report:
40	no date.
50	no date.
60-66	date on which the mortgage is paid-in-full.
70	the date that the title of the property is transferred to Freddie Mac.
71-73	date of the foreclosure sale.*
80	no date.
1M	date when Mortgage Insurance was cancelled.
1N	date when Mortgage Insurance was cancelled.
1O	date when Mortgage Insurance was cancelled.

\*Usually done through MIDANET for the PC®

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*Continued on next page*

## Table 2 Data, *Continued*

### Prepayment Premium

Segment Reference: AMT-0700

If:	Then report:
the payoff is not being reported as a prepayment	zero.
the payoff is being reported as a prepayment	amount of the prepayment premium in dollars and cents.
the prepayment premium is zero	zero.

Prepayment premiums on multi-family mortgages sold to Freddie Mac must be remitted in accordance with Sections 3106 and 7203 of the *Sellers and Servicers Guide*.

### Note Holder

A code indicating who holds the mortgage note.

If note holder information is not provided at loan-level initialization, then note holder information must be reported at time of payoff. If note holder information was provided at loan-level initialization, then this field may be blank when reporting payoff activity.

If note holder changes, this field may be used to update Freddie Mac's files.

Segment Reference: RLT-0500

Freddie Mac Note Holder Code	Description
0	Note is held by Freddie Mac
1	Note is held by the Servicer
2	Note is held by a third party custodian

*Continued on next page*

## Table 2 Data, *Continued*

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<b>Mortgage Note Rate</b>	Rate associated with the borrower's scheduled payment.  Segment Reference: INT-0900
<b>Mortgage P&amp;I</b>	The principal and interest portion of the borrower's scheduled installment. Note: 100% of the principal and interest amount should be entered in this field, not Freddie Mac's share.  Segment Reference: AMT-0700
<b>Total Principal Due Freddie Mac</b>	Sum of the individual detail record(s) principal due amount.  Segment Reference: AMT-0400
<b>Total Interest Due Freddie Mac</b>	Sum of the individual detail record(s) interest due amount.  Segment Reference: AMT-0400
<b>Total UPB</b>	Sum of the individual detail record(s) UPB amount.  Segment Reference: AMT-0400

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## Chapter 4

# Secondary Mortgage Market Investor Report Transaction Set 203 Mapping Guide

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**Introduction** Data mapping is the process of taking data from a company-specific format and identifying the appropriate place for it in the EDI standard format. The following mapping guide provides detailed instructions regarding valid code values, optional segments which may be required by Freddie Mac, and segments which are not used by Freddie Mac.

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**In this chapter** This chapter covers the following topics.

Topic	See Page
How to Read the Mapping Guide	4-2
Transaction Set 203 Outline	4-23
Freddie Mac's Transaction Set 203 Mapping Guide	4-26

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## How to Read the Mapping Guide

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### **Introduction**

The following pages provide a series of diagrams which describe the layout of the mapping guide. The diagrams explain the type of information provided in each section of the mapping guide table. For illustrative purposes the sample mapping guide uses the ST (Transaction Set Header), SE (Transaction Set Trailer) and IRA (Investor Reporting Action Code) segments.

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*Continued on next page*

**Segment Description and Usage Information**

Identifies the segment and provides all relevant information about the segment composition, including constituent data elements.



SEGMENT DESCRIPTION AND USAGE INFORMATION												
<b>Segment Position:</b>	010											
<b>Segment:</b>	ST Transaction Set Header											
<b>Table:</b>	1											
<b>Usage:</b>	M											
<b>Max Use:</b>	1											
<b>Loop:</b>	0											
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.											
<b>Syntax Notes:</b>												
<b>Semantic Notes:</b>												
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).											
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.											
Data Element Summary and Code Guidance												
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference				
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3						
			<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Code</th> <th style="text-align: left; border-bottom: 1px solid black;">Definition</th> </tr> </thead> <tbody> <tr> <td style="border-bottom: 1px solid black;">203</td> <td style="border-bottom: 1px solid black;">Secondary Mortgage Market Investor Report</td> </tr> </tbody> </table>	Code	Definition	203	Secondary Mortgage Market Investor Report					
Code	Definition											
203	Secondary Mortgage Market Investor Report											

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b> 010								
<b>Segment:</b> ST Transaction Set Header								
<b>Table:</b> 1								
<b>Usage:</b> M								
<b>Max Use:</b> 1								
<b>Loop:</b> 0								
<b>Purpose:</b> To indicate the start of a transaction set and to assign a control number.								
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b> The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).								
<b>Special Instructions:</b> The ST segment is required each time a Transaction Set is sent.								
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					



**Segment Position**

Specifies the order in which the segment appears in the transaction set table. The segment position is a three-digit number, specified in multiples of ten.

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b> 010								
<b>Segment:</b> ST Transaction Set Header								
<b>Table:</b> 1								
<b>Usage:</b> M								
<b>Max Use:</b> 1								
<b>Loop:</b> 0								
<b>Purpose:</b> To indicate the start of a transaction set and to assign a control number.								
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b> The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).								
<b>Special Instructions:</b> The ST segment is required each time a Transaction Set is sent.								
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					



**Segment**

Provides the two or three character alphanumeric code assigned to identify the segment and the segment name.

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					



**Table**

Indicates the table location of each segment within the transaction set. The three possible table areas are:

Table 1 - Header Information  
Table 2 - Detail Information  
Table 3 - Summary Information

Not all tables are used in every transaction set; however, Table 1 is always present.

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					



**Usage**

Indicates whether the segment is mandatory (M) or Optional (O).

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>		010						
<b>Segment:</b>		ST Transaction Set Header						
<b>Table:</b>		1						
<b>Usage:</b>		M						
<b>Max Use:</b>		1						
<b>Loop:</b>		0						
<b>Purpose:</b>		To indicate the start of a transaction set and to assign a control number.						
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>		The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).						
<b>Special Instructions:</b>		The ST segment is required each time a Transaction Set is sent.						
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**Max Use**

Indicates the maximum number of times the segment can be repeated at this position in a transaction set.

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**Loop**

If present, indicates the loop in which this segment is contained.

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**Purpose**

Indicates the general function of a segment. For example, the ST segment always indicates the start of a transaction set.



SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	080							
<b>Segment:</b>	IRA Investor Reporting Action Code							
<b>Table:</b>	2							
<b>Usage:</b>	O							
<b>Max Use:</b>	1							
<b>Loop:</b>	RLT							
<b>Purpose:</b>	To identify actions on or status of the mortgage.							
<b>Syntax Notes:</b>	P0203 - If either IRA02 or IRA03 is present then the other is required.							
<b>Semantic Notes:</b>	IRA03 is the effective date of the action or status.							
<b>Comments:</b>								
<b>Special Instructions:</b>								
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	IRA01	1376	Investor Reporting Action Code Code identifying the type of investor reporting action that was needed.	M	ID	2/2		
			<u>Code</u> <u>Definition</u>					
			07      Loan Inactive for Accounting					

**Syntax Notes**

Presents notes that indicate the syntactical use of the data element within a segment as defined by the ASC X12 standard. Syntax notes indicate whether data elements are **Required, Paired, or Conditional.**

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	080							
<b>Segment:</b>	IRA Investor Reporting Action Code							
<b>Table:</b>	2							
<b>Usage:</b>	O							
<b>Max Use:</b>	1							
<b>Loop:</b>	RLT							
<b>Purpose:</b>	To identify actions on or status of the mortgage.							
<b>Syntax Notes:</b>	P0203 - If either IRA02 or IRA03 is present, then the other is required.							
<b>Semantic Notes:</b>	IRA03 is the effective date of the action or status.							
<b>Comments:</b>								
<b>Special Instructions:</b>								
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	IRA01	1376	Investor Reporting Action Code Code identifying the type of investor reporting action that was needed.	M	ID	2/2		
			Code      Definition					
			07      Loan Inactive for Accounting					



**Semantic Notes**

Presents notes that provide the contextual meaning of data elements used within a specific segment in a transaction set.

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>		190						
<b>Segment:</b>		SE Transaction Set Trailer						
<b>Table:</b>		2						
<b>Usage:</b>		M						
<b>Max Use:</b>		1						
<b>Loop:</b>								
<b>Purpose:</b>		To indicate the end of the transaction set and provide the count of transmitted segments (including the beginning (ST) and ending (SE) segments).						
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>		SE is the last segment of each transaction set.						
<b>Special Instructions:</b>		The SE segment is required each time a Transaction Set is sent.						
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	SE01	96	Number of Included Segments Total number of segments included in a transaction set including ST and SE segments.	M	N0	1/10		



**Comments**

Presents notes that relate the segment to the application in which it is used.

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b> 010								
<b>Segment:</b> ST Transaction Set Header								
<b>Table:</b> 1								
<b>Usage:</b> M								
<b>Max Use:</b> 1								
<b>Loop:</b> 0								
<b>Purpose:</b> To indicate the start of a transaction set and to assign a control number.								
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b> The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).								
<b>Special Instructions:</b> The ST segment is required each time a Transaction Set is sent.								
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**Special Instructions**

Provides additional or special instructions on the specific use of the segment by Freddie Mac.



SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**Data Element Summary and Code Guidance**

Provides information on all the data elements contained within a segment. User guidance and instructions on the use of these data elements are also included.



SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					



**Code Guidance**

Provides Freddie Mac - specific information about the individual data elements. Assists the user in determining which code values to use. Data Elements which Freddie Mac does not use will be identified by "Not Used".

SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**Ref. Des.  
(Reference Designator)**

The data element reference designator is a code indicating the segment in which the data element is used and the sequential position within that segment. The designator consists of the data segment identifier and a two-digit sequence code.



SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**Data Element**

Provides the reference number assigned to identify a specific data element. Detailed information on all data elements can be found in the ASC X12 Data Element Dictionary.



SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 elects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

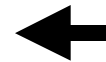
**Name**

Name of the data element and its definition. When specific codes are listed in this mapping, they represent the specific set of codes to be used when submitting this transaction to Freddie Mac.



SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
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Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

ASC X12 Attributes
Details the data element attributes including:
<ul style="list-style-type: none"> <li>• Data element requirement designator (Mandatory, Optional, X-Conditional)</li> <li>• Data element type (ID, AN, NO, R)</li> <li>• Data element size (minimum/maximum)</li> </ul>



SEGMENT DESCRIPTION AND USAGE INFORMATION								
<b>Segment Position:</b>	010							
<b>Segment:</b>	ST Transaction Set Header							
<b>Table:</b>	1							
<b>Usage:</b>	M							
<b>Max Use:</b>	1							
<b>Loop:</b>	0							
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.							
<b>Syntax Notes:</b>								
<b>Semantic Notes:</b>								
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).							
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.							
Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
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			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**Paper Form Reference**

If applicable, provides references to the source (i.e., the paper-based business form) of the data related to the use of specific data elements.



SEGMENT DESCRIPTION AND USAGE INFORMATION	
<b>Segment Position:</b>	010
<b>Segment:</b>	ST Transaction Set Header
<b>Table:</b>	1
<b>Usage:</b>	M
<b>Max Use:</b>	1
<b>Loop:</b>	0
<b>Purpose:</b>	To indicate the start of a transaction set and to assign a control number.
<b>Syntax Notes:</b>	
<b>Semantic Notes:</b>	
<b>Comments:</b>	The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Secondary Mortgage Market Investor Report transaction set).
<b>Special Instructions:</b>	The ST segment is required each time a Transaction Set is sent.

Data Element Summary and Code Guidance								
Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	ST01	143	Transaction Set Identifier Code Code uniquely identifying a transaction set.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			203      Secondary Mortgage Market Investor Report					

**User Data Reference**

This area is reserved for use by your organization to make notations specific to your applications.



**203**

**SECONDARY MORTGAGE MARKET INVESTOR REPORT**

This Draft Standard for Trial Use (DTU) contains the format and establishes the data content of the Secondary Mortgage Market Investor Report Transaction Set (203) for use within an Electronic Data Interchange (EDI) environment. This transaction set can be used for the transfer and reporting of mortgage servicing information between mortgage servicers, mortgage service bureaus, secondary mortgage market organizations.

Table 1 Header

Page  
No.\*

<u>Pos. No.</u>	<u>Seg. ID.</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max. Use</u>	<u>Loop Repeat</u>
0100	ST	Transaction Set Header	M	1	
0200	BGN	Beginning Segment	M	1	
0300	DTP	Date or Time or Period	M	1	
0400	REF	Reference Numbers	M	1	

4-27  
4-28  
4-32  
4-34

**LOOP ID - N1**

**5**

Not Used  
Not Used  
Not Used  
Not Used  
Not Used

0500	N1	Name	O	1	
0600	N2	Additional Name Information	O	1	
0700	N3	Address Information	O	2	
0800	N4	Geographical Location	O	1	
0900	PER	Admin. Communications Contact	O	2	

\*The referenced page numbers refer to the Mapping Example Transaction Set 203 document which follows. "Not Used" notations are included to indicate which optional segments of the Transaction Set 203 are not used by Freddie Mac and its trading partners.

**TABLE 2 Detail**

<u>Page No.*</u>	<u>Pos. No.</u>	<u>Seg. ID.</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max. Use</u>	<u>Loop Repeat</u>
<b>LOOP ID - LX &gt; 1</b>						
4-40	0100	LX	Assigned Number	M	1	
4-41	0200	REF	Reference Numbers	O	4	
Not Used	0300	MPP	Mortgage Pool Program	O	1	
4-43	0400	AMT	Monetary Amount	O	10	
Not Used	0450	INT	Interst	O	2	
Not Used	0470	QTY	Quantity	O	5	
Not Used	0480	DTM	Date/Time Reference	O	5	
<b>LOOP ID - RLT &gt; 1</b>						
4-47	0500	RLT	Real Estate Loan Type	O	1	
4-50	0600	DTP	Date or Time Period	M	2	
4-52	0700	AMT	Monetary Amount	M	8	
4-54	0800	IRA	Investor Rptg. Action Code	O	1	
4-58	0900	INT	Interest	O	2	
Not Used	1000	PRC	Payment Rate Change	O	3	
Not Used	1100	NX2	Real Estate Property ID Comp.	O	10	
Not Used	1150	LQ	Industry Code	O	5	
<b>LOOP ID - N1 1</b>						
Not Used	1200	N1	Name	O	1	
Not Used	1300	N2	Additional Name Information	O	1	
Not Used	1400	DTP	Date or Time Period	O	2	
Not Used	1600	YNQ	Yes/No Question	O	> 1	
<b>LOOP ID - AMT &gt; 1</b>						
Not Used	1700	AMT	Monetary Amount	O	1	
Not Used	1800	DTP	Date or Time Period	M	1	
4-69	1900	SE	Transaction Set Trailer	M	1	

NOTES:

- 1/0300 The DTP segment states the reporting cycle date.
- 1/0400 The REF segment indicates the Servicer or the Issuer Institution Number.
- 1/0500 The N1 loop identifies the sending and receiving parties, such as Mortgage Servicer, Service Bureau, Investor, etc.
- 2/0200 The REF segment is used to identify Sub Servicer, Pool, Document Custodial Note Holder, or Issuer.
- 2/0600 The DTP segment is used to state the Last Paid Installment Date, and the Date of the Last Payment Received.
- 2/0700 The AMT segment is used to report amounts such as the Actual or Scheduled Unpaid Principal Balance, Principal or Interest Due to Investor, Current Principal and Interest, Prepayment Penalties.
- 2/1000 The PRC segment is used to report Variable Loan Information characteristics (Adjustment Rate Mortgages, Graduated Payment Mortgage, etc.)
- 2/1400 The DTP segment is used to identify the Original Maturity Date and the Date of First Payment.
- 2/1600 The YNQ segment determines whether or not Foreclosure proceedings have begun on the loan, flood insurance is current, hazard insurance is current, real estate tax is current, or guarantee is terminated.
- 2/1700 The AMT loop is used to define curtailment data, to state the Original Principal Balance, and to state the Tax & Insurance Escrow Fund Balance.
- 2/1800 The DTP segment is used to define dates associated with curtailment data.

## Freddie Mac's Transaction Set 203 Mapping Guide

### **Introduction**

Freddie Mac's data mapping guide for the Secondary Mortgage Market Investor Report Transaction Set 203 is presented on the following pages. This mapping guide is based on ASC X12 version 004030 of Transaction Set 203. The number in the lower left corner of the mapping guide indicates both the transaction set, the ASC X12 version, and the Freddie Mac Implementation Guide revision number (for example, 203.004030.001 indicates Transaction Set 203, ASC X12 version 004030, Freddie Mac Implementation Guide version 1).

The Special Instructions and Code Guidance sections provide essential information necessary in implementing Transaction Set 203 with Freddie Mac. Freddie Mac acceptable code values are also listed in the Data Element Summary and Code Guidance section. **Only those code values listed should be used when submitting Transaction Set 203 to Freddie Mac.**

If you report for more than one Seller/Servicer number (for example, service bureaus or self-reporters reporting for more than one Servicer), you must submit a separate Transaction Set 203 detailing the loans for each Seller/Servicer number.

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*Continued on next page*

Segment Description and Usage Instruction

Segment Position: 0100

Segment Name: **ST Transaction Set Header**

Table: 1

Usage: M

Maximum Use: 1

Purpose: To indicate the start of a transaction set and to assign a control number.

Semantic Notes: The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 203 selects the Investor Reporting Transaction Set).

**SPECIAL INSTRUCTIONS: THE ST SEGMENT IS REQUIRED EACH TIME A TRANSACTION SET IS SENT.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<p>NOTE: The control number is assigned and generated by the sender's translation software.</p> <p>It should be sequential within the functional group to aid in error recovery and research. The control number in the ST segment (ST02) must be identical to the control number in the SE segment (SE02) for each transaction.</p>	ST01	143	<p>Transaction Set Identifier Code Code uniquely identifying a Transaction Set.</p> <p><u>Code</u>    <u>Description</u></p> <p>203    X12.340 Secondary Mortgage Market Investor Report</p>	M	ID	3/3		
	ST02	329	<p>Transaction Set Control Number Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set.</p>	M	AN	4/9		

Segment Description and Usage Instruction

Segment Position: 0200

Segment Name: **BGN Beginning Segment**

Table: 1

Usage: M

Maximum Use: 1

Purpose: To indicate the beginning of a transaction set.

Syntax Notes: C0504 - If BGN05 is present, then BGN04 is required.

Semantic Notes: BGN02 is the transaction set reference number.

BGN03 is the transaction set date.

BGN04 is the transaction set time.

BGN05 is the transaction set time qualifier.

BGN06 is the transaction set reference number of a previously sent transaction affected by the current transaction.

**SPECIAL INSTRUCTIONS: THE BGN SEGMENT IS REQUIRED EACH TIME A TRANSACTION SET IS SENT.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Code "00" is used to indicate the first transmission of any investor report in each reporting period.  When the original transmission cannot be processed due to errors, use Code "41" to indicate the resubmission of corrected and verified investor reports.	BGN01	353	Transaction Set Purpose Code Code identifying purpose of transaction set.	M	ID	2/2		
			<u>Code</u> <u>Definition</u>					
			00      Original					
			41      Corrected and Verified					

Segment Description and Usage Instruction

Segment Position: 0200 (continued)

Segment Name: **BGN Beginning Segment**

Table: 1

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Reference number should be reported as <b>PLLRX300EDI</b> .	BGN02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	M	AN	1/30		
Transmission date <b>Format: CCYYMMDD</b>	BGN03	373	Date Date (CCYYMMDD).	M	DT	8/8		
Transmission time <b>Format: HHMM</b>	BGN04	337	Time Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23) M = minutes (00-59), S = integer seconds (00 -59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0 - 9) and DD = hundredths (00 - 99)	X	TM	4/8		

Segment Description and Usage Instruction

Segment Position: 0200 (continued)

Segment Name: **BGN Beginning Segment**

Table: 1

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	BGN05	623	<p>Time Code Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time. Since + is a restricted character, + and - are substituted by P and M in the codes that follow.</p> <p><u>Code</u>    <u>Definition</u></p> <p>CD    Central Daylight Time</p> <p>CS    Central Standard Time</p> <p>CT    Central Time</p> <p>ED    Eastern Daylight Time</p> <p>ES    Eastern Standard Time</p> <p>ET    Eastern Time</p> <p>MD    Mountain Daylight Time</p> <p>MS    Mountain Standard Time</p> <p>MT    Mountain Time</p> <p>PD    Pacific Daylight Time</p>	O	ID	2/2		

Segment Description and Usage Instruction

Segment Position: 0200 (continued)

Segment Name: **BGN Beginning Segment**

Table: 1

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Not Used</b>	BGN05	623	Time Code (cont.) <u>Code</u> <u>Definition</u> PS      Pacific Standard Time PT      Pacific Time	O	ID	2/2		
	BGN06	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	O	AN	1/50		
	BGN07	640	Transaction Type Code Code specifying the type of transaction.	O	ID	2/2		
	BGN08	306	Action Code Code Indicating type of action.	O	ID	1/2		
	BGN09	786	Security Level Code	O	ID	2/2		

Segment Description and Usage Instruction

Segment Position: 0300

Segment Name: **DTP Date or Time or Period**

Table: 1

Usage: M

Maximum Use: 1

Purpose: To specify any or all of a date, a time, or a time period.

Semantic Notes: DTP02 is the date or time or period format that will appear in DTP03.

**SPECIAL INSTRUCTIONS: THE DTP SEGMENT IS REQUIRED EACH TIME A TRANSACTION SET IS SENT.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	DTP01	374	Date/Time Qualifier Code specifying type of date or time, or both date and time.  <u>Code</u> <u>Definition</u> 730    Reporting Cycle Date	M	ID	3/3		
	DTP02	1250	Date/Time Period Format Qualifier Code indicating the date format, time format, or date and time format.  <u>Code</u> <u>Definition</u> CM    CCYYMM YM    YYMM	M	ID	2/3		

Segment Description and Usage Instruction

Segment Position: 0300 (continued)

Segment Name: **DTP Date or Time or Period**

Table: 1

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<p>Cutoff date of the accounting cycle to which the transactions apply.</p> <p><b>Format:</b>  <b>MUST BE EXACTLY 6 digits (CCYYMM) IF DTP02 = CM</b>                      Example:                      "199709" indicates the September 15, 1997 accounting cycle.</p> <p><b>MUST BE EXACTLY 4 digits (YYMM) IF DTP02 = YM</b>                      Example:                      "9709" indicates the September 15, 1997 accounting cycle.</p>	DTP03	1251	Date Time Period Expression of a date, a time, or range of dates, times or dates and times.	M	AN	1/35		

Segment Description and Usage Instruction

Segment Position: 0400

Segment Name: **REF Reference Numbers**

Table: 1

Usage: M

Maximum Use: 1

Purpose: To specify identifying numbers.

Syntax Notes: R0203 - At least one of REF02 or REF03 is required.

**SPECIAL INSTRUCTIONS: THE REF SEGMENT IS A REQUIRED SEGMENT. IT IS USED TO IDENTIFY THE SERVICER OR SERVICE BUREAU SUBMITTING THE INVESTOR REPORT.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Trading Partner ID (Required)</b> For self-reporters, the six-digit Seller/Servicer number assigned by Freddie Mac preceded by an "S". For a Service Bureau, the bureau ID assigned by Freddie Mac. <b>Format: Maximum of 7 Characters</b>	REF01	128	Reference Number Qualifier Code qualifying the Reference Number.  <u>Code</u> <u>Definition</u> V8      Institution Number	M	ID	2/3		
	REF02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	X	AN	1/50		
	REF03	352	Description A free-form description to clarify the related data element and their content.	X	AN	1/80		
Not Used								

Segment Description and Usage Instruction

Segment Position: 0500

Segment Name: **N1**    **Name**

Table: 1

Usage: 0

Maximum Use: 1

Loop: N1

Purpose: To identify a party by type of organization, name, and code.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0600

Segment Name: **N2 Additional Name Information**

Table: 1

Usage: 0

Maximum Use: 1

Loop: N1

Purpose: To specify additional names or those longer than 35 characters in length.

**SPECIAL INSTRUCTION: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0700

Segment Name: **N3 Address Information**

Table: 1

Usage: 0

Maximum Use: 2

Loop: N1

Purpose: To specify the location of the named party.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0800

Segment Name: **N4 Geographic Location**

Table: 1

Usage: 0

Maximum Use: 1

Loop: N1

Purpose: To specify the geographic place of the named party.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0900

Segment Name: **PER Administrative Communications Contact**

Table: 1

Usage: 0

Maximum Use: 2

Loop: N1

Purpose: To identify a person or office to whom administrative communications should be directed.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0100

Segment Name: **LX Assigned Number**

Table: 2

Usage: M

Maximum Use: 1

Loop: LX

Purpose: To reference a line number in a transaction set.

**SPECIAL INSTRUCTIONS: THE LX SEGMENT IS A REQUIRED SEGMENT. THERE SHOULD ONLY BE ONE OCCURRENCE OF AN LX SEGMENT PER TRANSACTION SET (ST-SE).**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
The value in LX01 will allow be 1.	LX01	554	Assigned Number Number assigned for differentiation within a transaction set.	M	N0	1/6		

Segment Description and Usage Instruction

Segment Position: 0200

Segment Name: **REF Reference Numbers**

Table: 2

Usage: 0

Maximum Use: 4

Loop: LX

Purpose: To specify identifying numbers.

Syntax Notes: R0203 - At least one of REF02 or REF03 is required

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS A REQUIRED SEGMENT.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<p><b>Seller/Servicer Number</b> This data element is required. The <u>six-digit</u> Freddie Mac Seller/Servicer number assigned to the Servicer of the loans being reported. <b>Format: MUST BE EXACTLY 6 digits (Required)</b> <b>Not Used</b></p>	REF01	128	Reference Number Qualifier Code qualifying the Reference Number.  <u>Code</u> <u>Definition</u> V8      Institution	M	ID	2/2		
	REF02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	X	AN	1/50		
	REF03	352	Description A free-form description to clarify the related data elements and their content.	X	AN	1/80		

Segment Description and Usage Instruction

Segment Position: 0300

Segment Name: **MPP Mortgage Pool Program**

Table: 2

Usage: 0

Maximum Use: 1

Loop: LX

Purpose: To identify Ginnie Mae pool types.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0400

Segment Name: **AMT Monetary Amount**

Table: 2

Usage: 0

Maximum Use: 10

Loop: LX

Purpose: To indicate the total monetary amount.

**SPECIAL INSTRUCTIONS: THE AMT SEGMENT IS AN OPTIONAL SEGMENT. DO NOT INCLUDE DECIMAL OR SIGN IN MONETARY AMOUNT.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Total Principal Due Freddie Mac</b> <b>Total Interest Due Freddie Mac</b> <b>Total Unpaid Principal Balance</b>  The decimal in the amount is implied and therefore should <b>not</b> be included. Do not include sign. Each value may only be a maximum of 13 digits. No leading zeros should be sent. <b>Format: Up To 13 digits</b>  Use "D" to indicate a positive amount. Use "C" to indicate a negative amount. <b>(Required)</b>	AMT01	522	Amount Qualifier Code Code to qualify amount.  <u>Code</u> <u>Definition</u> V3    Total Principal Due to the Investor V4    Total Interest Due to the Investor UB    Unpaid Principal Balance	M	ID	1/2		
	AMT02	782	Monetary Amount Monetary amount.	M	R	1/18		
	AMT03	478	Credit/Debit Flag Code Code indicating whether amount is a credit or debit.	O	ID	1/1		

Segment Description and Usage Instruction

Segment Position: 0450

Segment Name: **INT Interest**

Table: 2

Usage: 0

Maximum Use: 2

Loop: LX

Purpose: To specify interest rate and type and the applicable time period.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0470

Segment Name: **QTY** **Quantity**

Table: 2

Usage: 0

Maximum Use: 5

Loop: LX

Purpose: To specify quantity information.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0480

Segment Name: **DTM Date/Time Reference**

Table: 2

Usage: 0

Maximum Use: 5

Loop: LX

Purpose: To specify pertinent dates and times.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 0500

Segment Name: **RLT Real Estate Loan Type**

Table: 2

Usage: 0

Maximum Use: 1

Loop: RLT

Purpose: Used to identify the agency case number, loan number, real estate loan type, pool type and amortization terms.

Syntax Notes: P0304 - If either RLT03 or RLT04 is present, then the other is required.  
 P070809 - If either RLT07 or RLT08 or RLT09 are present, then the others are required.  
 P1011 - If either RLT10 or RLT11 is present, then the other is required.

Semantic Notes: RLT05 identifies the Real Estate Loan Type.  
 RLT06 identifies the Product Type.  
 RLT12 identifies the Pool Type.

**SPECIAL INSTRUCTIONS: THE RLT SEGMENT IS A REQUIRED SEGMENT. IT IS USED TO BEGIN EACH INDIVIDUAL LOAN TRANSACTION. FOR A LOAN PAYOFF, REPORT THE NOTE HOLDER INFORMATION (RLT10 AND RLT11), IF NOT PREVIOUSLY REPORTED.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Freddie Mac Loan Number</b> <b>Format: MUST BE EXACTLY 9 digits (Required)</b>	RLT01	128	Reference Number Qualifier Code qualifying the Reference Number.  <u>Code</u> <u>Description</u> 3E    Investor Loan Number	M	ID	2/3		
	RLT02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set or as specified by the Reference Number Qualifier.	M	AN	1/50		

Segment Description and Usage Instruction

Segment Position: 0500 (continued)

Segment Name: **RLT Real Estate Loan Type**

Table: 2

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Seller/Service Loan Number</b> <b>Format: Up To 13 characters (Optional)</b>  <b>Not Used</b>  <b>Not Used</b>  <b>Not Used</b>  <b>Not Used</b>	RLT03	128	Reference Number Qualifier Code qualifying the Reference Number.  <u>Code</u> <u>Definition</u> VO    Institution Loan Number	X	ID	2/3		
	RLT04	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	X	AN	1/50		
	RLT05	1093	Real Estate Loan Type Code Code identifying the loan product category.	O	ID	1/1		
	RLT06	1085	Loan Payment Type Code Code identifying the nature of loan payment.	O	ID	2/2		
	RLT07	673	Quantity Qualifier Code specifying the type of quantity.	X	ID	2/2		
	RLT08	380	Quantity Numeric value of quantity.	X	R	1/15		
	RLT09	C001	Composite Unit of Measure	X				

Segment Description and Usage Instruction

Segment Position: 0500 (continued)

Segment Name: **RLT Real Estate Loan Type**

Table: 2

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<p><b>Note Holder Code</b></p> <p>Note Holder is Freddie Mac</p> <p>Note Holder is the Servicer</p> <p>Note Holder is a Third-Party Custodian</p> <p>If note is held by Freddie Mac, then Reference Number is "0".</p> <p>If note is held by the Servicer then Reference Number is "1".</p> <p>If note is held by a Third-Party Custodian, then Reference Number is "2".</p> <p><b>Format: MUST BE EXACTLY 1 digit</b></p> <p><b>Not Used</b></p>	RLT10	128	<p>Reference Number Qualifier Code qualifying the Reference Number.</p> <p><u>Code</u>    <u>Definition</u></p> <p>VJ    Investor Note Holder ID</p> <p>VK    Institution Note Holder ID</p> <p>VL    Third-Party Note Holder ID</p>	X	ID	2/3		
	RLT11	127	<p>Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.</p>	X	AN	1/50		
	RLT12	1193	<p>Program Type Code Codes identifying a program type.</p>	O	ID	2/2		

Segment Description and Usage Instruction

Segment Position: 0600

Segment Name: **DTP Date or Time or Period**

Table: 2

Usage: M

Maximum Use: 2

Loop: RLT

Purpose: To specify any or all of a date, a time or a time period.

Semantic Notes: DTP02 is the date or time or period format that will appear in DTP03.

**SPECIAL INSTRUCTIONS: TWO ITERATIONS OF THE DTP SEGMENT ARE REQUIRED FOR EACH LOAN - ONE TO REPORT DUE DATE OF LAST PAID INSTALLMENT AND ONE TO REPORT DATE LAST PAYMENT RECEIVED.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Due Date of Last Paid Installment (DDLPI)</b>  <b>Last Payment Received Date (LPRD)</b>	DTP01	374	Date/Time Qualifier Code specifying type of date or time, or both date and time.	M	ID	3/3		
			<u>Code</u> <u>Definition</u>					
			731    Last paid installment date					
			733    Date of last payment received					

Segment Description and Usage Instruction

Segment Position: 0600 (continued)

Segment Name: **DTP Date or Time or Period**

Table: 2

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<p><b>Format:</b>  <b>MUST BE EXACTLY 6 digits (YYMMDD) IF DTP02 = D6</b>                      Example:                      "970901" indicates September 1, 1997</p> <p><b>MUST BE EXACTLY 8 digits (CCYYMMDD) IF DTP02 = D8</b>                      Example:                      "19970901" indicates September 1, 1997</p> <p><b>NOTE:</b>                      For more information on Last Payment Received Date (LPRD) refer to Freddie Mac Bulletin # 96-5 or the Freddie Mac letter (dated June 24, 1996) sent to all servicers further explaining LPRD reporting.</p>	DTP02	1250	Date Time Period Format Qualifier Code indicating the date format, time format, or date and time format.  <u>Code</u> <u>Definition</u> D6        YYMMDD D8        CCYYMMDD	M	ID	2/3		
	DTP03	1251	Date Time Period Expression of a date, a time, or range of dates, times or dates and time.	M	AN	1/35		

Segment Description and Usage Instruction

Segment Position: 0700

Segment Name: **AMT Monetary Amount**

Table: 2

Usage: M

Maximum Use: 8

Loop: RLT

Purpose: To indicate the total monetary amount.

**SPECIAL INSTRUCTIONS: THE AMT IS A REQUIRED SEGMENT. A MINIMUM OF FOUR AMT SEGMENTS SHOULD BE REPORTED FOR EACH LOAN. DO NOT INCLUDE DECIMAL OR SIGN IN MONETARY AMOUNT.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
	AMT01	522	Amount Qualifier Code Code to qualify amount.	M	ID	1/3		
			<u>Code</u> <u>Definition</u>					
<b>Scheduled Interest/Actual Principal</b>			YB    Actual Unpaid Principal Balance					
<b>Scheduled Interest/Scheduled Principal</b>			YC    Scheduled Unpaid Principal Balance					
<b>Principal Due Freddie Mac</b>			YD    Principal Due to Investor					
<b>Mortgage Principal and Interest</b>			YE    Constant Principal and Interest					
<b>Prepayment Premium</b>			YK    Prepayment Penalty					
<b>Interest Due Freddie Mac</b>			V2    Interest Due to Investor					
<p><b>NOTE:</b> Send "YB" or "YC" but not both depending on loan type. Always send YB or YC, YD, YE, V2</p>								

Segment Description and Usage Instruction

Segment Position: 0700 (continued)

Segment Name: **AMT Monetary Amount**

Table: 2

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<p>The decimal in the amount is implied and therefore should <b>not</b> be included. Do not include sign. Each value may only be a maximum of 11 digits. No leading zeros should be sent. <b>Format: Up To 11 digits</b></p> <p>Use "D" to indicate a positive number. Use "C" to indicate a negative number. <b>(Required)</b></p>	AMT02	782	Monetary Amount Monetary amount.	M	R	1/18		
	AMT03	478	Credit/Debit Flag Code Code indicating whether amount is a credit or debit.	O	ID	1/1		

Segment Description and Usage Instruction

Segment Position: 0800

Segment Name: **IRA Investor Reporting Action Code**

Table: 2

Usage: 0

Maximum Use: 1

Loop: RLT

Purpose: To identify actions on or status of the mortgage.

Syntax Notes: P0203 - If either IRA02 or IRA03 is present, then the other is required.

Semantic Notes: IRA03 is the effective date of the action or status.

**SPECIAL INSTRUCTIONS: THE IRA SEGMENT IS REQUIRED FOR ALL LOANS WITH EXCEPTIONS. IRA SEGMENT IS NOT USED FOR LOANS WITH NO SPECIAL ACCOUNTING ACTIONS.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Freddie Mac Exception Code: 40</b>	IRA01	1376	Investor Reporting Action Code Code identifying the type of investor reporting action that was needed.	M	ID	2/2		
			<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;"><u>Code</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Definition</u></th> </tr> </thead> <tbody> <tr> <td style="border-bottom: 1px solid black;">07</td> <td style="border-bottom: 1px solid black;">Loan Inactive for Accounting</td> </tr> </tbody> </table>					
<u>Code</u>	<u>Definition</u>							
07	Loan Inactive for Accounting							

Segment Description and Usage Instruction

Segment Position: 0800 (continued)

Segment Name: **IRA Investor Reporting Action Code**

Table: 2

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Freddie Mac Exception Code (continued):</b>	IRA01	1376	Investor Reporting Action Code (cont.)  <u>Code</u> <u>Definition</u>	M	ID	2/2		
<b>50</b>			08    Loan Reinstated for Accounting					
<b>60 and 61</b>			09    Payoff - Matured or Prepaid					
<b>65</b>			10    Payoff - Repurchased					
<b>66</b>			1A    Payoff - Alternative Conversion Adjustable Rate Mortgage to Fixed Rate Mortgage					
<b>70</b>			1B    Real Estate Owned Property					
<b>71 and 73</b>			1C    Third-Party Foreclosure Sale					
<b>72</b>			1D    FHA/VA Real Estate Owned or Conveyance					
<b>80</b>			1F    Principal Balance Correction					
<b>1M</b>			1M    Mortgage Insurance Cancelled by Homeowner Based on Original Property Value					
<b>1N</b>			1N    Mortgage Insurance Cancelled by Homeowner Based on Current Property Value					

Segment Description and Usage Instruction

Segment Position: 0800 (continued)

Segment Name: **IRA Investor Reporting Action Code**

Table: 2

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Freddie Mac Exception Code (continued):</b>  <b>10</b>	IRA01	1376	Investor Reporting Action Code (cont.)  <u>Code</u> <u>Definition</u> 10    Mortgage Insurance Cancelled by Servicer Based on Automatic Cancellation Provisions	M	ID	2/2		
	IRA02	1250	Date Time Period Format Qualifier Code indicating the date format, time format or date and time format.  <u>Code</u> <u>Definition</u> D6    YYMMDD D8    CCYYMMDD	X	ID	2/3		

Segment Description and Usage Instruction

Segment Position: 0800 (continued)

Segment Name: **IRA Investor Reporting Action Code**

Table: 2

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Exception Date  <b>Format:</b> <b>MUST BE EXACTLY 6 digits (YYMMDD) IF IRA02 = D6</b> Example: "970610" indicates June 10, 1997  <b>MUST BE EXACTLY 8 digits (CCYYMMDD) IF IRA02 = D8</b> Example: "19970610" indicates June 10, 1997	IRA03	1251	Date Time Period Expression of a date, a time or range of dates, times or dates and times.	X	AN	1/35		

Segment Description and Usage Instruction

Segment Position: 0900

Segment Name: **INT Interest**

Table: 2

Usage: 0

Maximum Use: 2

Loop: RLT

Purpose: To specify interest rate and type and the applicable time period.

Syntax Notes: P0304 - If either INT03 or INT04 is present, then the other is required.

Semantic Notes: INT01 indicates the type of interest, for example Mortgage Note or Debenture interest.  
 INT02 is the interest rate as a percentage.  
 INT03 indicates the range of date format for INT04.  
 INT04 indicates the range of dates to which the interest rate applies.  
 INT05 indicates the number of days represented by the range of dates in INT04.

**SPECIAL NOTES: THE INT SEGMENT IS A REQUIRED SEGMENT FOR ALL LOANS. DO NOT INCLUDE DECIMAL IN INTEREST RATE.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Mortgage Note Rate</b> <b>Format: MUST BE EXACTLY 6 digits (no decimal point, no sign)</b> Example: "091250" indicates the interest rate 9.125%	INT01	547	Interest Type Code Code identifying the type of interest.  <u>Code</u> <u>Definition</u>  C        Current Note Rate	M	ID	1/2		
	INT02	953	Interest Rate The interest rate as a percentage.	O	R	1/6		

Segment Description and Usage Instruction

Segment Position: 0900 (continued)

Segment Name: **INT Interest**

Table: 2

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<b>Not Used</b>	INT03	1250	Date Time Period Format Qualifier Code indicating the date format, time format or date and time format.	X	ID	2/3		
<b>Not Used</b>	INT04	1251	Date Time Period Expression of a date, a time or range of dates, times or dates and times.	X	AN	1/35		
<b>Not Used</b>	INT05	380	Quantity Numeric value of quantity.	O	R	1/15		
<b>Not Used</b>	INT06	673	Quantity Qualifier	X	ID	2/2		

Segment Description and Usage Instruction

Segment Position: 1000

Segment Name: **PRC Payment Rate Change**

Table: 2

Usage: 0

Maximum Use: 3

Loop: RLT

Purpose: To identify interest rate changes for adjustable rate mortgages.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1100

Segment Name: **NX2 Real Estate Property ID Component**

Table: 2

Usage: 0

Maximum Use: 10

Loop: RLT

Purpose: To define types and values for geographic location of real estate property.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1150

Segment Name: **LQ Industry Code**

Table: 2

Usage: 0

Maximum Use: 5

Loop: RLT

Purpose: Code to transmit standard industry codes.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1200

Segment Name: **N1**    **Name**

Table: 2

Usage: 0

Maximum Use: 1

Loop: N1

Purpose: To identify a party by type of organization, name and code.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1300

Segment Name: **N2 Additional Name Information**

Table: 2

Usage: M

Maximum Use: 1

Loop: N1

Purpose: To specify additional names or those longer than 35 characters in length.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1400

Segment Name: **DTP Date or Time or Period**

Table: 2

Usage: M

Maximum Use: 2

Loop: N1

Purpose: To specify any or all of a date, a time or a time period.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1600

Segment Name: **YNQ Yes/No Question**

Table: 2

Usage: M

Maximum Use: > 1

Loop: N1

Purpose: To identify and answer yes and no questions, including the date, time, and comments further qualifying the condition.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1700

Segment Name: **AMT Monetary Amount**

Table: 2

Usage: 0

Maximum Use: 1

Loop: AMT

Purpose: To indicate the total monetary amount.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1800

Segment Name: **DTP Date or Time or Period**

Table: 2

Usage: M

Maximum Use: 1

Loop: AMT

Purpose: To specify any or all of a date, a time, or a time period.

**SPECIAL INSTRUCTIONS: THIS SEGMENT IS NOT USED BY FREDDIE MAC AND ITS TRADING PARTNERS.**

Segment Description and Usage Instruction

Segment Position: 1900

Segment Name: **SE Transaction Set Trailer**

Table: 2

Usage: M

Maximum Use: 1

Purpose: To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments).

Comments: SE is the last segment of each transaction set

**SPECIAL INSTRUCTIONS: THE SE SEGMENT IS REQUIRED EACH TIME A TRANSACTION SET IS SENT.**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
The control number in the SE segment (SE02) must be identical to the control number in the ST segment (ST02) for each transaction.	SE01	96	Number of Included Segments Total number of segments included in a transaction set <u>including</u> ST and SE segments.	M	N0	1/10		
	SE02	329	Transaction Set Control Number Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set.	M	AN	4/9		

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## Chapter 5 Business Data Scenarios

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### Introduction

The business data scenarios provided in this chapter illustrate how each investor reporting transaction type should be reported to Freddie Mac using Transaction Set 203. These scenarios present each type of exception code condition and the corresponding segments that would be required for each.

### Note:

Some examples below include dates with a century. All transactions may include specific application dates with or without a century. Please refer to Chapter 4 for details on which application dates may contain a century and the specific mapping instructions for these dates.

---

**In this chapter** The following topics are discussed in this chapter:

Topic	See Page
Overview	5-2
Non-exception Transaction	5-3
Inactivation Transaction (Dates with a Century included)	5-11
Reinstatement Transaction	5-19
Payoff Transaction (Dates with a Century included)	5-27
Real Estate Owned (REO) Transaction	5-35
Third-Party Foreclosure Sale Transaction (Dates with a Century included)	5-43
FHA/VA HUD Conveyance Transaction	5-51
Balance Correction Transaction (Dates with a Century included)	5-59
Mortgage Insurance Cancellation	5-67

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## Overview

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### Assumptions

Several assumptions were made in order to simplify the examples.

- The Servicer in each example only services one loan for Freddie Mac. Therefore, the investor report only includes one loan.
- In each example, the Servicer is a self-reporter (in other words, the Servicer does not use a service bureau for reporting).
- A different Servicer is assumed in each example.

---

### Organization of examples

For each example you will be given the business data concerning the loan to be reported. Following the business data scenario will be tables containing the EDI data as it would appear in the transmission to Freddie Mac.

---

### EDI character definitions

In each EDI transaction example, you will notice unique characters. These characters are the segment terminator and the data element delimiter. For more information on these, refer to Chapter 1, Introduction to EDI.

EDI Character	Definition
*	Data element delimiter used to separate data elements within a segment.
~	Segment terminator used to indicate the end of a segment.

---

## Non-Exception Transaction

**Business scenario**

The scheduled payment for the month of June is received from the borrower on June 9, 1997. The following example illustrates how a Servicer would report the receipt of this payment to Freddie Mac for the June 15, 1997 accounting cutoff using Transaction Set 203.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S111111
Seller/Servicer Number	111111
Freddie Mac Loan Number	789456123
Servicer Loan Number	809080

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	\$ 388.93
Principal Due Freddie Mac	\$ 233.88

---

*Continued on next page*

## Non-exception Transaction, *Continued*

**Loan detail data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	6/1/97
Last Payment Received Date	6/9/97
Mortgage P&I Constant	\$633.92
Interest Received	\$400.04
Principal Received	\$233.88
Ending Loan Balance	\$53,104.81
Mortgage Note Rate	9.000 %

**EDI transmission data**

The tables presented on the following pages provide each line of the EDI transmission for the non-exception business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (i.e., ISA/IEA, GS/GE).

The business scenario presented is a non-exception transaction. Therefore, no IRA segment is reported.

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*Continued on next page*

## Non-exception Transaction, *Continued*

EDI Transmission	Data	Explanation
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	001	<b>001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*0830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction set.
	970617	<b>970617</b> is the transmission date (06/17/97).
	0830	<b>0830</b> indicates the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*YM*9706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	YM	<b>YM</b> indicates the format is YYMM.
	9706	<b>9706</b> indicates the June 1997 accounting cycle.

*Continued on next page*

## Non-exception Transaction, *Continued*

EDI Transmission	Data	Explanation
REF*V8*S111111~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S111111	<b>S111111</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*111111~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	111111	<b>111111</b> is the Servicer's Seller/Servicer Number.
AMT*V3*23388*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	23388	<b>23388</b> indicates the total principal due Freddie Mac (\$233.88).
	D	<b>D</b> indicates the amount is a positive number.

*Continued on next page*

## Non-exception Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*V4*38893*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	38893	<b>38893</b> is the total interest due to Freddie Mac (\$388.93).
	D	<b>D</b> indicates the amount is a positive number.
AMT*UB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	5310481	<b>5310481</b> is the total unpaid principal balance of the reported loans (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
RLT*3E*789456123*VO*809080~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	789456123	<b>789456123</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	809080	<b>809080</b> is the Servicer's loan number.

*Continued on next page*

## Non-exception Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
DTP*731*D6*970601~	DTP	<b>DTP</b> is the Date, Time, or Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D6	<b>D6</b> indicates the date format is YMMDD.
	970601	<b>970601</b> is the 6/1/97 due date of the last paid installment.
DTP*733*D6*970609~	DTP	<b>DTP</b> is the Date, Time, or Period segment ID.
	733	<b>733</b> indicates the date last payment received.
	D6	<b>D6</b> indicates the date format is YMMDD.
	970609	<b>970609</b> is the date the last payment was received, 6/9/97.
AMT*YB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	5310481	<b>5310481</b> is the UPB of the loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.

*Continued on next page*

## Non-exception Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*YD*23388*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> is the principal due investor for this loan.
	23388	<b>23388</b> is the principle due to the investor from this loan (\$233.88)
	D	<b>D</b> indicates the amount is a positive number.
AMT*V2*38893*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	38893	<b>38893</b> is the interest due to Freddie Mac for this loan (\$388.93).
	D	<b>D</b> indicates the amount is a positive number.
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the amount is a positive number.

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## Non-exception Transaction, *Continued*

EDI Transmission	Data	Explanation
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000%).
SE*18*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	18	<b>18</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## Inactivation Transaction

**Business scenario**

The June payment is not received. The loan has been delinquent for several months and has recently been approved for foreclosure. The Servicer wishes to inactivate the loan in order to avoid advancing interest throughout the foreclosure process. The following example illustrates how a Servicer would report an inactivation transaction for the June 15, 1997 accounting cutoff using Transaction Set 203.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S222222
Seller/Servicer Number	222222
Freddie Mac Loan Number	321654987
Servicer Loan Number	55221

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	\$ 388.93
Principal Due Freddie Mac	\$ 0.00

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*Continued on next page*

## Inactivation Transaction, *Continued*

**Loan detail data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	2/1/97
Last Payment Received Date	2/14/97
Mortgage P&I Constant	\$633.92
Interest Received	\$ 0.00
Principal Received	\$ 0.00
Ending Loan Balance	\$53,104.81
Mortgage Note Rate	9.000 %

**EDI transmission data**

The tables presented on the following pages provide each line of the EDI transmission for the inactivation business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (ISA/IEA, GS/GE).

The business scenario presented is an inactivation transaction. Therefore, an IRA segment is required.

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**Inactivation Transaction, *Continued***

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	001	<b>001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction.
	970617	<b>970617</b> is the transmission date (06/17/97).
	830	<b>830</b> is the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*CM*199706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	CM	<b>CM</b> indicates the format is CCYYMM.
	199706	<b>199706</b> indicates the June 1997 accounting cycle.

*Continued on next page*

## Inactivation Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
REF*V8*S222222~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S222222	<b>S222222</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*222222~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	222222	<b>222222</b> is the Servicer's Seller/Servicer Number.
AMT*V3*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	0	<b>0</b> indicates the total principal due Freddie Mac (\$ 0.00).
	D	<b>D</b> indicates the amount is a positive number.

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## Inactivation Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*V4*38893*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	38893	<b>38893</b> is the total interest due to Freddie Mac (\$388.93).
	D	<b>D</b> indicates the amount is a positive number.
AMT*UB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	5310481	<b>5310481</b> is the total unpaid principal balance of the reported loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
RLT*3E*321654987*VO*55221~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	321654987	<b>321654987</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	55221	<b>55221</b> is the Servicer's loan number.

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## Inactivation Transaction, *continued*

EDI Transmission	Data	Explanation
DTP*731*D8*19970201~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19970201	<b>19970201</b> is the 2/1/97 due date of the last paid installment.
DTP*733*D8*19970214~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	733	<b>733</b> indicates the date last payment received.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19970214	<b>19970214</b> is the date the last payment was received (2/14/97).
AMT*YB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	5310481	<b>5310481</b> is the UPB of the loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.

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## Inactivation Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*YD*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> is the principal due investor for this loan.
	0	<b>0</b> is the principal due to Freddie Mac for this loan (\$0.00)
	D	<b>D</b> indicates the amount is a positive number.
AMT*V2*38893*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	38893	<b>38893</b> is the interest due to Freddie Mac for this loan (\$388.93).
	D	<b>D</b> indicates the amount is a positive number.
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the number is a positive number.

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## Inactivation Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
IRA*07~	IRA	<b>IRA</b> is the Investor Reporting Action Code segment ID.
	07	<b>07</b> indicates the loan has been inactivated for accounting purposes.
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000 %).
SE*19*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	19	<b>19</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## Reinstatement Transaction

**Business scenario**

The June payment is received along with all delinquent payments on a loan previously inactivated in the April 15, 1997 accounting cycle. Foreclosure proceedings are therefore stopped since the borrower has brought the loan current. The following example illustrates how a Servicer would report a reinstatement transaction for the June 15, 1997 accounting cutoff using Transaction Set 203.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S333333
Seller/Servicer Number	333333
Freddie Mac Loan Number	112233445
Servicer Loan Number	43210

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	\$ 779.47
Principal Due Freddie Mac	\$ 1,119.40

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## Reinstatement Transaction, *Continued*

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**Loan detail  
data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	6/1/97
Last Payment Received Date	6/10/97
Mortgage P&I Constant	\$633.92
Interest Received	\$ 2,050.20
Principal Received	\$ 1,119.40
Ending Loan Balance	\$53,104.81
Mortgage Note Rate	9.000 %

**EDI  
transmission  
data**

The tables presented on the following pages provide each line of the EDI transmission for the reinstatement business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (ISA/IEA, GS/GE).

The business scenario presented is a reinstatement transaction. Therefore, an IRA segment is required.

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## Reinstatement Transaction, *Continued*

EDI Transmission	Data	Explanation
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	001	<b>001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction.
	970617	<b>970617</b> is the transmission date (06/17/97).
	830	<b>830</b> is the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*YM*9706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	YM	<b>YM</b> indicates the format is YYMM.
	9706	<b>9706</b> indicates the June 1997 accounting cycle.

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## Reinstatement Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
REF*V8*S333333~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S333333	<b>S333333</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*333333~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	333333	<b>333333</b> is the Servicer's Seller/Servicer Number.
AMT*V3*111940*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	111940	<b>111940</b> indicates the total principal due Freddie Mac (\$1,119.40).
	D	<b>D</b> indicates the amount is a positive number.

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## Reinstatement Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*V4*77947*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	77947	<b>77947</b> is the total interest due to Freddie Mac (\$779.47).
	D	<b>D</b> indicates the amount is a positive number.
AMT*UB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	5310481	<b>5310481</b> is the total unpaid principal balance of the reported loans (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
RLT*3E*112233445*VO*43210~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	112233445	<b>112233445</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	43210	<b>43210</b> is the Servicer's loan number.

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## Reinstatement Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
DTP*731*D6*970601~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D6	<b>D6</b> indicates the date format is YYMMDD.
	970601	<b>970601</b> is the 6/1/97 due date of the last paid installment.
DTP*733*D6*970610~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	733	<b>733</b> indicates the date last payment received.
	D6	<b>D6</b> indicates the date format is YYMMDD.
	970610	<b>970610</b> is the date the last payment was received (6/10/97).

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## Reinstatement Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*YB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	5310481	<b>5310481</b> is the UPB of the loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
AMT*YD*111940*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> is the principal due investor for this loan.
	111940	<b>111940</b> is the principal due to the investor for this loan (\$1119.40).
	D	<b>D</b> indicates the amount is a positive number.
AMT*V2*77947*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	77947	<b>77947</b> is the interest due to Freddie Mac for this loan (\$779.47).
	D	<b>D</b> indicates the amount is a positive number.

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## Reinstatement Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the amount is a positive number.
IRA*08~	IRA	<b>IRA</b> is the Investor Reporting Action Code segment ID.
	08	<b>08</b> indicates the loan has been reinstated for accounting.
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000 %).
SE*19*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	19	<b>19</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## Payoff Transaction

**Business scenario**

A prepaid payoff occurs on June 5, 1997. The following example illustrates how a Servicer would report a payoff transaction for the June 15, 1997 accounting cutoff using Transaction Set 203.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S444444
Seller/Servicer Number	444444
Freddie Mac Loan Number	900800700
Servicer Loan Number	8765432

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	\$ 431.88
Principal Due Freddie Mac	\$ 53,104.81

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## Payoff Transaction, *Continued*

**Loan detail  
data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	5/1/97
Last Payment Received Date	6/5/97
Mortgage P&I Constant	\$633.92
Interest Received	\$ 450.67
Principal Received	\$ 53,104.81
Ending Loan Balance	\$ 0.00
Mortgage Note Rate	9.000 %

**EDI  
transmission  
data**

The tables presented on the following pages provide each line of the EDI transmission for the payoff business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (ISA/IEA, GS/GE).

The business scenario presented is a payoff transaction. Therefore, an IRA segment is required. The Servicer also needs to report the note holder information in the RLT segment.

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## Payoff Transaction, *Continued*

EDI Transmission	Data	Explanation
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	001	<b>001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction.
	970617	<b>970617</b> is the transmission date (06/17/97).
	830	<b>830</b> is the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*CM*199706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	CM	<b>CM</b> indicates the format is CCYYMM.
	199706	<b>199706</b> indicates the June 1997 accounting cycle.

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## Payoff Transaction, *Continued*

EDI Transmission	Data	Explanation
REF*V8*S444444~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S444444	<b>S444444</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*444444~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	444444	<b>444444</b> is the Servicer's Seller/Servicer Number.
AMT*V3*5310401*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	5310481	<b>5310481</b> indicates the total principal due Freddie Mac (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.

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## Payoff Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*V4*43188*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	43188	<b>43188</b> is the total interest due to Freddie Mac (\$431.88).
	D	<b>D</b> indicates the amount is a positive number.
AMT*UB*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	0	<b>0</b> is the total unpaid principal balance of the reported loans.
	D	<b>D</b> indicates the amount is a positive number.

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## Payoff Transaction, *Continued*

EDI Transmission	Data	Explanation
RLT*3E*900800700*VO*876543 2*****VK*1~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	900800700	<b>900800700</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	8765432	<b>8765432</b> is the Servicer's loan number.
	*****	***** indicates that no data is being reported for data elements 5 through 9 of the RLT segment.
	VK	<b>VK</b> indicates the note holder is the Servicer.
	1	<b>1</b> is a reference number for indicating the Servicer is the note holder
DTP*731*D8*19970501~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19970501	<b>19970501</b> is the 5/1/97 due date of the last paid installment.
DTP*733*D8*19970605~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.

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## Payoff Transaction, *Continued*

EDI Transmission	Data	Explanation
	733	<b>733</b> indicates the date last payment received.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19970605	<b>19970605</b> is the date the last payment was received (6/5/97).
AMT*YB*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	0	<b>0</b> is the UPB of the loan (\$0.00).
	D	<b>D</b> indicates the amount is a positive number.
AMT*YD*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> indicates the principal due investor for this loan.
	5310481	<b>5310481</b> is the principal due to the investor for this loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
AMT*V2*43188*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	43188	<b>43188</b> is the interest due to Freddie Mac for this loan (\$431.88).

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## Payoff Transaction, *Continued*

EDI Transmission	Data	Explanation
	D	<b>D</b> indicates the amount is a positive number.
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the amount is a positive number.
IRA*09*D8*19970605~	IRA	<b>IRA</b> is the Investor Reporting Action Code segment ID.
	09	<b>09</b> indicates the loan has been paid off.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19970605	<b>19970605</b> is the payoff date (6/5/97).
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000 %).
SE*19*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	19	<b>19</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## Real Estate Owned (REO) Transaction

**Business scenario**

A foreclosure sale was held on June 6, 1997 with no buyer. The property is now Freddie Mac real estate owned (REO). The loan was previously inactivated in the February 15, 1997 accounting cycle. The following example illustrates how a Servicer would report an REO transaction for the June 15, 1997 accounting cutoff using Transaction Set 203.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S555555
Seller/Servicer Number	555555
Freddie Mac Loan Number	954321786
Servicer Loan Number	11234

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	(\$1,145.07)
Principal Due Freddie Mac	\$ 0.00

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## Real Estate Owned (REO) Transaction, *Continued*

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**Loan detail  
data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	11/1/96
Last Payment Received Date	11/8/96
Mortgage P&I Constant	\$633.92
Interest Received	\$ 0.00
Principal Received	\$ 0.00
Ending Loan Balance	\$ 53,104.81
Mortgage Note Rate	9.000 %

**EDI  
transmission  
data**

The tables presented on the following pages provide each line of the EDI transmission for the REO business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (ISA/IEA, GS/GE).

The business scenario presented is an REO transaction. Therefore, an IRA segment is required.

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**Real Estate Owned (REO) Transaction, *Continued***

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	001	<b>001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction.
	970617	<b>970617</b> is the transmission date (06/17/97).
	830	<b>830</b> is the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*YM*9706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	YM	<b>YM</b> indicates the format is YYMM.
	9706	<b>9706</b> indicates the June 1997 accounting cycle.

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## Real Estate Owned (REO) Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
REF*V8*S555555~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S555555	<b>S555555</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*555555~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	555555	<b>555555</b> is the Servicer's Seller/Servicer Number.
AMT*V3*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	0	<b>0</b> indicates the total principal due Freddie Mac (\$ 0.00)
	D	<b>D</b> indicates the amount is a positive number.

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## Real Estate Owned (REO) Transaction, *Continued*

EDI Transmission	Data	Explanation
AMT*V4*114507*C~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	114507	<b>114507</b> is the total interest due to Freddie Mac (-\$1,145.07).
	C	<b>C</b> indicates the amount is a negative number.
AMT*UB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	5310481	<b>5310481</b> is the total unpaid principal balance of the reported loans (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
RLT*3E*954321786*VO*11234~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	954321786	<b>954321786</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	11234	<b>11234</b> is the Servicer's loan number.

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## Real Estate Owned (REO) Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
DTP*731*D6*961101~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D6	<b>D6</b> indicates the date format is YYYYMMDD.
	961101	<b>961101</b> is the 11/1/96 due date of the last paid installment.
DTP*733*D6*961108~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	733	<b>733</b> indicates the date last payment received.
	D6	<b>D6</b> indicates the date format is YYYYMMDD.
	961108	<b>961110</b> is the date the last payment was received (11/08/96).
AMT*YB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	5310481	<b>5310481</b> is the UPB of the loan (\$53,104.81).
	D	<b>D</b> indicated the amount is a positive number.

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## Real Estate Owned (REO) Transaction, *Continued*

EDI Transmission	Data	Explanation
AMT*YD*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> is the principal due investor for this loan.
	0	<b>0</b> is the principal due to the investor for this loan (\$ 0.00).
	D	<b>D</b> indicates the amount is a positive number.
AMT*V2*114507*C~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	114507	<b>114507</b> is the interest due to Freddie Mac for this loan (-\$1145.07).
	C	<b>C</b> indicates the amount is a negative number.
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the amount is a positive number.

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## Real Estate Owned (REO) Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
IRA*1B*D6*970606~	IRA	<b>IRA</b> is the Investor Reporting Action Code segment ID.
	1B	<b>1B</b> indicates the loan is now an REO property.
	D6	<b>D6</b> indicates the date format is YYMMDD.
	970606	<b>970606</b> is the foreclosure sale date (6/6/97).
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000 %).
SE*19*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	19	<b>19</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## Third-Party Foreclosure Transaction

**Business scenario**

The property is sold to a third-party at a foreclosure sale. The foreclosure sale date was June 3, 1997 and the proceeds from the sale were received a few days later. The loan was previously inactivated in the February 15, 1995 accounting cycle. The following example illustrates how a Servicer would report a third-party foreclosure sale for the June 15, 1997 accounting cutoff using Transaction Set 203.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S666666
Seller/Servicer Number	666666
Freddie Mac Loan Number	102030405
Servicer Loan Number	65701

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	\$ 1,551.86
Principal Due Freddie Mac	\$ 53,104.81

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*Continued on next page*

## Third-Party Foreclosure Sale Transaction, *Continued*

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**Loan detail  
data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	11/1/96
Last Payment Received Date	11/08/96
Mortgage P&I Constant	\$633.92
Interest Received	\$ 0.00
Principal Received	\$ 0.00
Ending Loan Balance	\$ 0.00
Mortgage Note Rate	9.000 %

**EDI  
transmission  
data**

The tables presented on the following pages provide each line of the EDI transmission for the third-party foreclosure sale business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (ISA/IEA, GS/GE).

The business scenario presented is a third-party foreclosure sale transaction. Therefore, an IRA segment is required.

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### Third-Party Foreclosure Sale Transaction, *Continued*

EDI Transmission	Data	Explanation
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	001	<b>001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction.
	970617	<b>970617</b> is the transmission date (06/17/97).
	830	<b>830</b> is the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*CM*199706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	CM	<b>CM</b> indicates the format is CCYYMM.
	199706	<b>199706</b> indicates the June 1997 accounting cycle.

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### Third-Party Foreclosure Sale Transaction, *Continued*

EDI Transmission	Data	Explanation
REF*V8*S666666~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S666666	<b>S666666</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*666666~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	666666	<b>666666</b> is the Servicer's Seller/Servicer Number.
AMT*V3*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	5310481	<b>5310481</b> indicates the total principal due Freddie Mac (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.

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### Third-Party Foreclosure Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*V4*155186*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	155186	<b>155186</b> is the total interest due to Freddie Mac (\$1,551.86).
	D	<b>D</b> indicates the amount is a positive number.
AMT*UB*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	0	<b>0</b> is the total unpaid principal balance of the reported loans.
	D	<b>D</b> indicates the amount is a positive number.
RLT*3E*102030405*VO*65701~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	102030405	<b>102030405</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	65701	<b>65701</b> is the Servicer's loan number.

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### Third-Party Foreclosure Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
DTP*731*D8*19961101~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19961101	<b>19961101</b> is the 11/1/96 due date of the last paid installment.
DTP*733*D8*19961108~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	733	<b>733</b> indicates the date last payment received.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19961108	<b>19961108</b> is the date the last payment was received (11/08/96).
AMT*YB*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	000	<b>000</b> is the UPB of the loan (\$0.00).
	D	<b>D</b> indicates the amount is a positive number.

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### Third-Party Foreclosure Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*YD*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> is the principal due investor for this loan.
	5310481	<b>5310481</b> is the principal due to the investor for this loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
AMT*V2*155186*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	155186	<b>155186</b> is the interest due to Freddie Mac for this loan (\$1,551.86).
	D	<b>D</b> indicates the amount is a positive number.
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the amount is a positive number.

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### Third-Party Foreclosure Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
IRA*1C*D8*19970603~	IRA	<b>IRA</b> is the Investor Reporting Action Code segment ID.
	1C	<b>1C</b> indicates a third-party foreclosure sale.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19970603	<b>19970603</b> is the foreclosure sale date (6/3/97).
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000 %).
SE*19*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	19	<b>19</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## FHA/VA HUD Conveyance Transaction

**Business scenario**

A foreclosure sale was held on June 6, 1997 with no buyer. Since the mortgage is insured by the Federal Housing Administration (FHA), the property is to be conveyed to HUD. The loan was previously inactivated in the February 15, 1997 accounting cycle. The following example illustrates how a Servicer would report an FHA/VA HUD conveyance transaction for the June 15, 1997 accounting cutoff using Transaction Set 203.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S777777
Seller/Servicer Number	777777
Freddie Mac Loan Number	202020202
Servicer Loan Number	12512

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	(\$1,145.07)
Principal Due Freddie Mac	\$ 0.00

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## FHA/VA HUD Conveyance Transaction, *Continued*

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**Loan detail data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	11/1/96
Last Payment Received Date	11/8/96
Mortgage P&I Constant	\$633.92
Interest Received	\$ 0.00
Principal Received	\$ 0.00
Ending Loan Balance	\$53,104.81
Mortgage Note Rate	9.000 %

**EDI transmission data**

The tables presented on the following pages provide each line of the EDI transmission for the FHA/VA HUD conveyance business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (ISA/IEA, GS/GE).

The business scenario presented is a FHA/VA HUD conveyance transaction. Therefore, an IRA segment is required.

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**FHA/VA HUD Conveyance Transaction, *Continued***

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	001	<b>001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction.
	970617	<b>970617</b> is the transmission date (06/17/97).
	830	<b>830</b> is the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*YM*9706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	YM	<b>YM</b> indicates the format is YYMM.
	9706	<b>9706</b> indicates the June 1997 accounting cycle.

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## FHA/VA HUD Conveyance Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
REF*V8*S777777~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S777777	<b>S777777</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*777777~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	777777	<b>777777</b> is the Servicer's Seller/Servicer Number.
AMT*V3*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	0	<b>0</b> indicates the total principal due Freddie Mac (\$ 0.00).
	D	<b>D</b> indicates the amount is a positive number.

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**FHA/VA HUD Conveyance Transaction, *Continued***

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*V4*114507*C~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	114507	<b>114507</b> is the total interest due to Freddie Mac (-\$1,145.07).
	C	<b>C</b> indicates the amount is a negative number.
AMT*UB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	5310481	<b>5310481</b> is the total unpaid principal balance of the reported loans (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
RLT*3E*202020202*VO*12512~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	202020202	<b>202020202</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	12512	<b>12512</b> is the Servicer's loan number.

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## FHA/VA HUD Conveyance Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
DTP*731*D6*961101~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D6	<b>D6</b> indicates the date format is YYYYMMDD.
	961101	<b>961101</b> is the 11/1/96 due date of the last paid installment.
DTP*733*D6*961110~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	733	<b>733</b> indicates the date last payment received.
	D6	<b>D6</b> indicates the date format is YYYYMMDD.
	961110	<b>961110</b> is the date the last payment was received (11/10/96).
AMT*YB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	5310481	<b>5310481</b> is the UPB of the loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.

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## FHA/VA HUD Conveyance Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*YD*0*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> is the principal due investor for this loan.
	0	<b>0</b> is the principal due to the investor for this loan (\$ 0.00).
	D	<b>D</b> indicates the amount is a positive number.
AMT*V2*114507*C~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	114507	<b>114507</b> is the interest due to Freddie Mac for this loan (-\$1,145.07).
	C	<b>C</b> indicates the amount is a negative number.
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the amount is a positive number.

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## FHA/VA HUD Conveyance Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
IRA*1D*D6*970606~	IRA	<b>IRA</b> is the Investor Reporting Action Code segment ID.
	1D	<b>1D</b> indicates this loan was conveyed to HUD.
	D6	<b>D6</b> indicates the date format is YYMMDD.
	970606	<b>970606</b> is the foreclosure sale date (6/6/97).
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000 %).
SE*19*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	19	<b>19</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## Balance Correction Transaction

**Business scenario**

The June payment was not received and the May payment was returned for non-sufficient funds. The amount of principal reduction passed through to Freddie Mac in the May 15, 1997 accounting cycle was \$232.00 which the Servicer wishes to recoup. The following example illustrates how a Servicer would report a balance correction transaction for the June 15, 1997 accounting cutoff using Transaction Set 203.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S888888
Seller/Servicer Number	888888
Freddie Mac Loan Number	505050505
Servicer Loan Number	456700

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	\$ 388.93
Principal Due Freddie Mac	(\$ 232.00)

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## Balance Correction Transaction, *Continued*

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**Loan detail  
data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	4/1/97
Last Payment Received Date	4/9/97
Mortgage P&I Constant	\$633.92
Interest Received	\$ 0.00
Principal Received	\$ 0.00
Ending Loan Balance	\$53,104.81
Mortgage Note Rate	9.000 %

**EDI  
transmission  
data**

The tables presented on the following pages provide each line of the EDI transmission for the balance correction business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (ISA/IEA, GS/GE).

The business scenario presented is a balance correction transaction. Therefore, an IRA segment is required.

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**Balance Correction Transaction, *Continued***

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	001	<b>001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction.
	970617	<b>970617</b> is the transmission date (06/17/97).
	830	<b>830</b> is the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*CM*199706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	CM	<b>CM</b> indicates the format is CCYYMM.
	199706	<b>199706</b> indicates the June 1997 accounting cycle.

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## Balance Correction Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
REF*V8*S888888~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S888888	<b>S888888</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*888888~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	888888	<b>888888</b> is the Servicer's Seller/Servicer Number.
AMT*V3*23200*C~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	23200	<b>23200</b> indicates the total principal due Freddie Mac (-\$ 232.00).
	C	<b>C</b> indicates the amount if a negative number.

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## Balance Correction Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*V4*38893*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	38893	<b>38893</b> is the total interest due to Freddie Mac (\$ 388.93).
	D	<b>D</b> indicates the amount is a positive number.
AMT*UB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	5310481	<b>5310481</b> is the total unpaid principal balance of the reported loans (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
RLT*3E*505050505*VO*456700~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	505050505	<b>505050505</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	456700	<b>456700</b> is the Servicer's loan number.

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## Balance Correction Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
DTP*731*D8*19970401~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19970401	<b>19970401</b> is the 4/1/97 due date of the last paid installment.
DTP*733*D8*19970409~	DTP	<b>DTP</b> is the Date, Time, Period segment ID.
	733	<b>733</b> indicates the date last payment received.
	D8	<b>D8</b> indicates the date format is CCYYMMDD.
	19970409	<b>19970409</b> is the date the last payment was received (4/9/97).
AMT*YB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	5310481	<b>5310481</b> is the UPB of the loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.

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## Balance Correction Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*YD*23200*C~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> is the principal due investor for this loan.
	23200	<b>23200</b> is the principal due to the investor for this loan (-\$ 232.00).
	C	<b>C</b> indicates the amount is a negative number.
AMT*V2*38893*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	38893	<b>38893</b> is the interest due to Freddie Mac for this loan (\$388.93).
	D	<b>D</b> indicates the amount is a positive number.
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the amount is a positive number.

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## Balance Correction Transaction, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
IRA*1F~	IRA	<b>IRA</b> is the Investor Reporting Action Code segment ID.
	1F	<b>1F</b> indicates there is a balance correction on this loan.
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000 %).
SE*19*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	19	<b>19</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## Mortgage Insurance Cancellation

**Business scenario**

The Mortgage Insurance on the loan was cancelled at the borrower's request on May 30, 1997 based on the original value of the property. The scheduled payment for the month of June is received from the borrower on June 9, 1997. The following example illustrates how a Servicer would report the receipt of this payment to Freddie Mac for the June 15, 1997 accounting cutoff using Transaction Set 203.

**NOTE:**

You may only report mortgage insurance cancellation data in a reporting cycle where there is no exception activity to report for that Mortgage. Otherwise, you must wait to report the mortgage insurance cancellation data in a subsequent reporting cycle.

**Servicer and loan information**

The following table provides information about the Servicer and the loan. This Servicer is a self-reporter and this is the only loan in the Servicer's Freddie Mac portfolio.

Trading Partner ID	S999999
Seller/Servicer Number	999999
Freddie Mac Loan Number	789456123
Servicer Loan Number	809080

**Investor reporting data**

The following table provides information to be reported to Freddie Mac regarding the loan activity.

Interest Due Freddie Mac	\$ 388.93
Principal Due Freddie Mac	\$ 233.88

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*Continued on next page*

## Mortgage Insurance Cancellation, *Continued*

**Loan detail data**

The following table provides detail information about the loan.

Due Date of Last Paid Installment	6/1/97
Last Payment Received Date	6/9/97
Mortgage P&I Constant	\$633.92
Interest Received	\$400.04
Principal Received	\$233.88
Ending Loan Balance	\$53,104.81
Mortgage Note Rate	9.000 %

**MI cancellation data**

The following table provides Mortgage Insurance cancellation information.

Reason for Mortgage Insurance Cancellation*	1M - Cancelled by borrower based on original value of property.
Date Mortgage Insurance was Cancelled	5/30/97

\* - This example is one of three possible reasons for Mortgage Insurance cancellation. Please refer to the explanation for Exception Code in Chapter 3 for more information.

**EDI transmission data**

The tables presented on the following pages provide each line of the EDI transmission for the non-exception business scenario presented. An explanation of each segment and data element is also provided. The EDI transmission includes only Transaction Set 203; it does not include the envelope (i.e., ISA/IEA, GS/GE).

The business scenario presented is an example of a mortgage insurance cancellation transaction. Therefore an IRA segment is required.

*Continued on next page*

## Mortgage Insurance Cancellation, *Continued*

EDI Transmission	Data	Explanation
ST*203*0001~	ST	<b>ST</b> is the Transaction Set Header segment ID.
	203	<b>203</b> indicates transaction set 203.
	0001	<b>0001</b> is the control number assigned by the Servicer's translation software.
BGN*00*PLLRX300EDI*970617*0830*ES~	BGN	<b>BGN</b> is the Beginning Segment segment ID.
	00	<b>00</b> indicates that this is an original transaction being reported.
	PLLRX300EDI	<b>PLLRX300EDI</b> is the reference number for the transaction set.
	970617	<b>970617</b> is the transmission date (06/17/97).
	0830	<b>0830</b> indicates the transmission time (8:30 a.m.).
	ES	<b>ES</b> indicates Eastern Standard Time.
DTP*730*YM*9706~	DTP	<b>DTP</b> is the Date, Time or Period segment ID.
	730	<b>730</b> indicates the cycle date.
	YM	<b>YM</b> indicates the format is YYMM.
	9706	<b>9706</b> indicates the June 1997 accounting cycle.

*Continued on next page*

## Mortgage Insurance Cancellation, *Continued*

EDI Transmission	Data	Explanation
REF*V8*S999999~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	S999999	<b>S999999</b> is the trading partner ID for this Servicer.
LX*001~	LX	<b>LX</b> is the Assigned Number segment ID.
	001	<b>001</b> is an assigned number.
REF*V8*999999~	REF	<b>REF</b> is the Reference Number segment ID.
	V8	<b>V8</b> indicates the institution number.
	999999	<b>999999</b> is the Servicer's Seller/Servicer Number.
AMT*V3*23388*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V3	<b>V3</b> indicates the total principal due to investor.
	23388	<b>23388</b> indicates the total principal due Freddie Mac (\$233.88).
	D	<b>D</b> indicates the amount is a positive number.

*Continued on next page*

## Mortgage Insurance Cancellation, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*V4*38893*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V4	<b>V4</b> indicates the total interest due to investor.
	38893	<b>38893</b> is the total interest due to Freddie Mac (\$388.93).
	D	<b>D</b> indicates the amount is a positive number.
AMT*UB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	UB	<b>UB</b> indicates the unpaid principal balance.
	5310481	<b>5310481</b> is the total unpaid principal balance of the reported loans (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.
RLT*3E*789456123*VO*809080~	RLT	<b>RLT</b> is the Real Estate Loan Type segment ID.
	3E	<b>3E</b> indicates the investor loan number.
	789456123	<b>789456123</b> is the Freddie Mac loan number.
	VO	<b>VO</b> indicates the institution or Servicer's loan number.
	809080	<b>809080</b> is the Servicer's loan number.

*Continued on next page*

## Mortgage Insurance Cancellation, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
DTP*731*D6*970601~	DTP	<b>DTP</b> is the Date, Time, or Period segment ID.
	731	<b>731</b> indicates the due date of the last paid installment.
	D6	<b>D6</b> indicates the date format is YYYYMMDD.
	970601	<b>970601</b> is the 6/1/97 due date of the last paid installment.
DTP*733*D6*970609~	DTP	<b>DTP</b> is the Date, Time, or Period segment ID.
	733	<b>733</b> indicates the date last payment received.
	D6	<b>D6</b> indicates the date format is YYYYMMDD.
	970609	<b>970609</b> is the date the last payment was received, 6/9/97.
AMT*YB*5310481*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YB	<b>YB</b> indicates the actual unpaid principal balance of the loan.
	5310481	<b>5310481</b> is the UPB of the loan (\$53,104.81).
	D	<b>D</b> indicates the amount is a positive number.

*Continued on next page*

## Mortgage Insurance Cancellation, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
AMT*YD*23388*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YD	<b>YD</b> is the principal due investor for this loan.
	23388	<b>23388</b> is the principle due to the investor from this loan (\$233.88)
	D	<b>D</b> indicates the amount is a positive number.
AMT*V2*38893*D~	AMT	<b>AMT</b> is the Amount segment ID.
	V2	<b>V2</b> indicates the interest due to the investor.
	38893	<b>38893</b> is the interest due to Freddie Mac for this loan (\$388.93).
	D	<b>D</b> indicates the amount is a positive number.
AMT*YE*63392*D~	AMT	<b>AMT</b> is the Amount segment ID.
	YE	<b>YE</b> indicates the principal and interest amount.
	63392	<b>63392</b> is the principal and interest payment for this loan (\$633.92).
	D	<b>D</b> indicates the amount is a positive number.

*Continued on next page*

## Mortgage Insurance Cancellation, *Continued*

<b>EDI Transmission</b>	<b>Data</b>	<b>Explanation</b>
IRA*1M*D6*970530	IRA	<b>IRA</b> is the Investor Reporting Action Code segment ID.
	1M	<b>1M</b> indicates Mortgage Insurance was cancelled by homeowner based on original value of property.
	D6	<b>D6</b> indicates the date format is YYMMDD.
	970530	<b>970530</b> is the date the Mortgage Insurance was cancelled (5/30/97).
INT*C*090000~	INT	<b>INT</b> is the Interest segment ID.
	C	<b>C</b> indicates the current interest rate.
	090000	<b>090000</b> is the current interest rate for this loan (9.000%).
SE*19*0001~	SE	<b>SE</b> is the Transaction Set Trailer segment ID.
	18	<b>18</b> is the number of segments in the transmission.
	0001	<b>0001</b> is the control number.

## Chapter 6

# Envelope Diagram and Mapping Instructions

---

### Introduction

ANSI X12 EDI requires that each transmission session be wrapped in a communications envelope. The communications envelope is used to define the sender/receiver, security and control, and transaction group information. The ANSI X12 EDI communications envelope is composed of the following:

- Interchange Control header and trailer (ISA/IEA)
  - Functional Group header and trailer (GS/GE)
  - Transaction Set header and trailer (ST/SE)
- 

### In this chapter

This chapter covers the following topics:

Topic	See Page
Envelope Hierarchy	6-1
Envelope Diagrams	6-3
Freddie Mac's Envelope Mapping Guide	6-5

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### Envelope Hierarchy

The ANSI X12 EDI envelope structure follows the hierarchy pictured in figure 1. The Interchange Control segments (ISA/IEA) defines the overall sender and receiver information necessary to deliver and track the transmission to and from its destination.

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*Continued on next page*

## Chapter 6, Continued

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### **Envelope hierarchy (con't)**

The Interchange Control segments also include the following information:

- security and control
- trading partner established data element delimiters
- acknowledgment specifications
- test or production indicators

The ISA and IEA segments are the outer most layer of the X12 envelope.

---

### **Functional group**

The Functional Group segments (GS/GE) contain information about the types of transaction included within the transmission (e.g., Mortgage Servicing, Functional Acknowledgment, etc.). The Functional Group segments (GS/GE) also include the following information:

- sender/receiver
- control
- standard version

The GS and GE segments are the second level layer of the envelope.

---

### **Transaction set**

The inner most layer of the envelope is the transaction set. The beginning and end of each transaction set is defined by the ST and SE segments. Chapter 4, *Secondary Mortgage Market Investor Report Transaction Set 203 Mapping Guide*, defines the mapping details of the Investor Report transaction set.

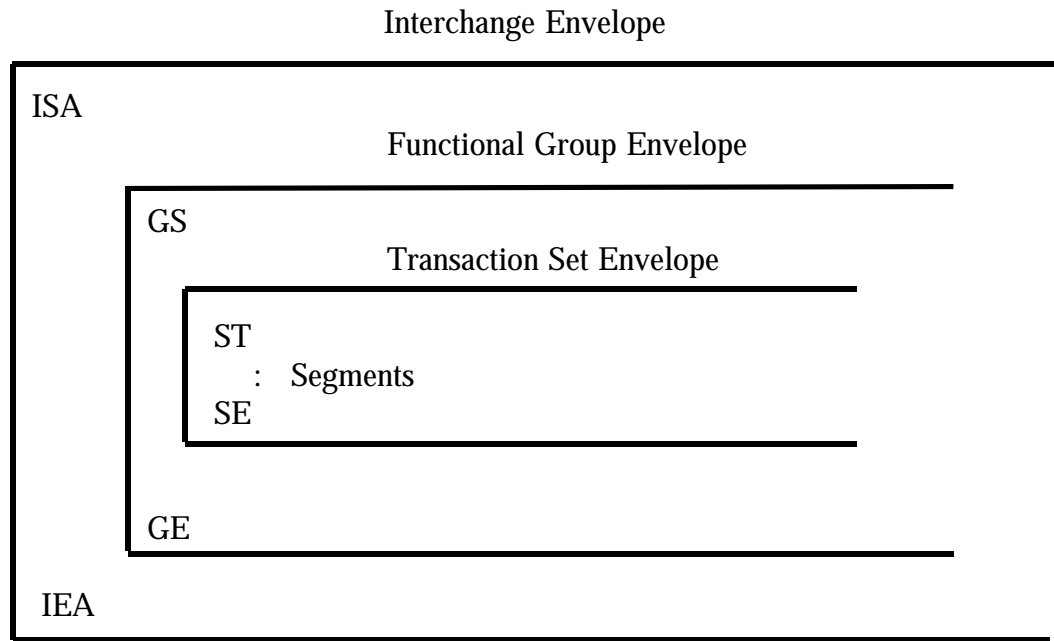
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*Continued on next page*

## Envelope Diagrams

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**Figure 1**



**Note:** The envelope diagram above is for a servicer reporting for one Freddie Mac Seller/Servicer number only. Please refer to the next page if you report for more than one Seller/Servicer number.

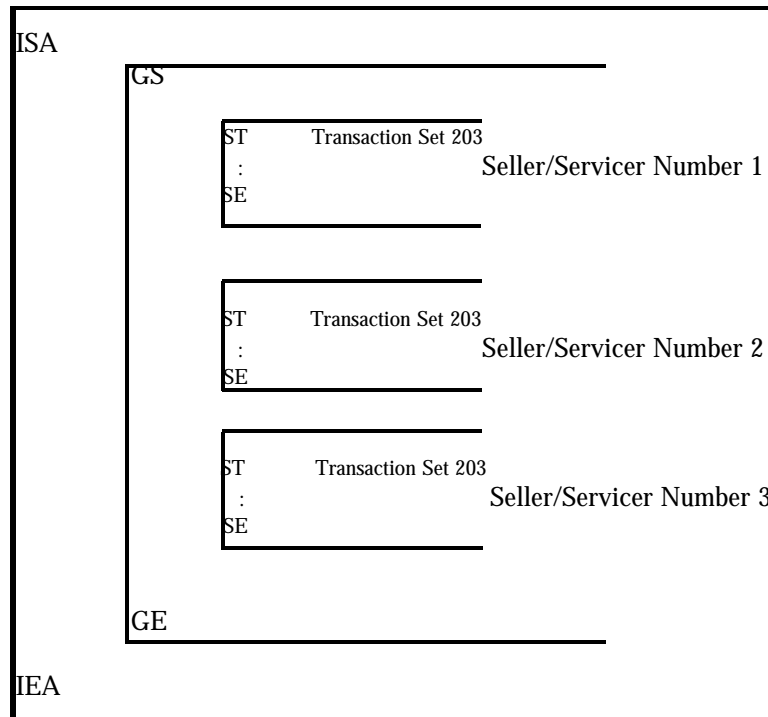
## Envelope Diagrams, *Continued*

**If You Report  
for More Than  
One Servicer**

If you report for more than one Seller/Servicer number (for example, service bureaus or self-reporters reporting for more than one Servicer), you must submit a separate Transaction Set 203 detailing the loans for each Seller/Servicer number. The transaction sets for multiple Seller/Servicer numbers can be combined into one transmission. The following diagram illustrates the enveloping structure used to report multiple Seller/Servicer numbers.

---

**Envelope Structure  
for Multiple Servicer  
Transmission**



Segment Description and Usage Instruction

Segment Name: **ISA Interchange Control Header**

Usage: M

Purpose: To start and identify an interchange of zero or more functional groups and interchange-related control segments.

**Example:** ISA\*00\*bbbbbbbb\*00\*bbbbbbbb\*ZZ\*S123456bbbb\*ZZ\*FREDDIEMACbbb\*970315\*0830\*U\*00403\*00000001\*0\*T\*> ~  
(b= blank)

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Must equal "00"	ISA01	I01	<p>Authorization Information Qualifier Code to identify the type of information in the Authorization Information.</p> <p><u>Code</u>    <u>Definition</u></p> <p>00    No Authorization Information Present (No Meaningful Information in I02)</p>	M	ID	2/2		

Segment Description and Usage Instruction

Segment Name: **ISA Interchange Control Header**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Insert ten (10) ASCII spaces.	ISA02	I02	Authorization Information Information used for additional identification or authorization of the sender or the data in the interchange. The type of information is set by the Authorization Information Qualifier (I01).	M	AN	10/10		
Must equal "00"	ISA03	I03	Security Information Qualifier Code to identify the type of information in the Security Information.  <u>Code</u> <u>Definition</u>  00      No Security Information Present (No Meaningful Information in I04)	M	ID	2/2		
Insert ten (10) ASCII spaces.	ISA04	I04	Security Information This is used for identifying the security information about the sender or the data in the interchange. The type of information is set by the Security Information Qualifier (I03).	M	AN	10/10		



Segment Description and Usage Instruction

Segment Name: **ISA Interchange Control Header**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Interchange Receiver ID should be reported as " <b>FREDDIEMAC</b> ", left-justify and blank fill.	ISA08	I07	Interchange Receiver ID Identification code published by the receiver of the data. When sending, it is used by the sender as their sending ID, thus other parties sending to them will use this as a receiving ID to route data to them.	M	AN	15/15		
Transmission date expressed in YYMMDD format.	ISA09	I08	Interchange Date Date of the interchange.	M	DT	6/6		
Transmission time expressed in HHMM format.	ISA10	I09	Interchange Time Time of the interchange.	M	TM	4/4		
Must equal "U"	ISA11	I10	Interchange Control Standards Identifier Code to identify the agency responsible for the control standard used by the message that is enclosed by the interchange header and trailer.  <u>Code</u> <u>Definition</u>  U        U.S. EDI Community of ASC X12, TDCC, and USC	M	ID	1/1		
Control Version Number is 00403	ISA12	I11	Interchange Control Version Number This version number covers the interchange control segments.	M	ID	5/5		

Segment Description and Usage Instruction

Segment Name: **ISA Interchange Control Header**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<p>The Interchange Control Number is a sequential number beginning with "000000001" and incremented by 1. When "999999999" is reached, begin again at "000000001." The control number in the ISA segment (ISA13) must be identical to the control number in the IEA segment (IEA02).</p> <p>Use Code "0" if no Functional Acknowledgment is requested. Please contact Freddie Mac to request the use of Functional Acknowledgments.</p> <p><b>NOTE:</b> Functional Acknowledgments are not available for CPU transmissions. Refer to Chapter 8 for communication options.</p> <p>Use Code "T" to indicate test data during transition testing.</p> <p>When notified by Freddie Mac that you have completed the transition testing, use Code "P" to indicate production data. Do not use Code "P" until notified by Freddie Mac.</p>	ISA13	I12	<p>Interchange Control Number This number uniquely identifies the interchange data to the sender. It is assigned by the sender. Together with the sender ID it uniquely identifies the interchange data to the receiver. It is suggested that the sender, receiver, and all third parties be able to maintain an audit trail of interchanges using this number.</p>	M	N0	9/9		
	ISA14	I13	<p>Acknowledgment Requested Code sent by the sender to request an interchange acknowledgment.</p> <p><u>Code</u>    <u>Description</u></p> <p>0        No Acknowledgment Request 1        Interchange Acknowledgment Request</p>	M	ID	1/1		
	ISA15	I14	<p>Test Indicator Code to indicate whether data enclosed by this interchange envelope is test or production.</p> <p><u>Code</u>    <u>Definition</u></p> <p>P        Production Data T        Test Data</p>	M	ID	1/1		

Segment Description and Usage Instruction

Segment Name: **ISA Interchange Control Header**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Use the ASCII "Greater Than" symbol (>) to designate the Component Element delimiter.  <b>NOTE:</b> This is NOT the segment terminator. The segment terminator should come directly after ISA16. Freddie Mac suggests a "~" be used as the segment terminator.	ISA16	I15	Component Element This field provides the delimiter used to separate component data elements within a composite data structure; this value must be different than the data separator and the segment terminator.	M	AN	1/1		

Segment Description and Usage Instruction

Segment Name: **IEA Interchange Control Trailer**

Usage: M

Purpose: To define the end of an interchange of zero or more functional groups and interchange-related control segments.

**Example: IEA\*1\*00000001~**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
The control number in the IEA segment (IEA02) must be identical to the control number in the ISA segment (ISA13).	IEA01	I16	Number of Included Functional Groups A count of the number of functional groups included in an interchange.	M	N0	1/15		
	IEA02	I12	Interchange Control Number A control number assigned by the interchange sender.	M	N0	9/9		

Segment Description and Usage Instruction

Segment Name: **GS Functional Group Header**

Usage: M

Maximum Use: > 1

Purpose: To indicate the beginning of a functional group and to provide control information.

Semantic Notes: GS04 is the Group Date.

GS05 is the Group Time.

The data interchange control number GS06 in this header must be identical to the same data element in the associated Functional Group Trailer GE02.

Comments: A functional group of related transaction sets, within the scope of X12 standards, consists of a collection of similar transaction sets enclosed by a functional group header and a functional group trailer.

**Example: GS\*MG\*S123456\*FREDDIEMAC\*19970315\*083015\*00000001\*X\*004030~**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Must equal "MG"	GS01	479	Functional Identifier Code Code identifying a group of related Transaction Sets.  <u>Code</u> <u>Definition</u>  MG    Mortgage Servicing Transaction Sets (203, 206, 260,264, 266)	M	ID	2/2		

Segment Description and Usage Instruction

Segment Name: **GS Functional Group Header**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
<p><b>Trading Partner ID</b></p> <p>For self-reporters, the six-digit Seller/Service number assigned by Freddie Mac preceded by an "S".</p> <p>For a Service Bureau, the bureau ID assigned by Freddie Mac.</p> <p>Application Receiver's Code is <b>FREDDIEMAC</b>.</p> <p>Transmission date expressed in CCYYMMDD format.</p> <p>Transmission time expressed in HHMMSS format.</p> <p>Sequential number beginning with "000000001" and incremented by 1. When "999999999" is reached, begin again at "000000001." The control number in the GS segment (GS06) must be identical to the control number in the GE segment (GE02).</p>	GS02	142	Application Sender's Code Code identifying party sending transmission. Codes agreed by trading partners.	M	AN	2/15		
	GS03	124	Application Receiver's Code Code identifying party receiving transmission. Codes agreed to by trading partners.	M	AN	2/15		
	GS04	373	Date Date (CCYYMMDD)	M	DT	8/8		
	GS05	337	Time Time expressed in 24-hour clock time as follows: HHMMSS, where H = hours (00-23), M = mins. (00-59) and S = integer seconds (00-50).	M	TM	4/8		
	GS06	28	Group Control Number Assigned number originated and maintained by the sender.	M	NO	1/9		

Segment Description and Usage Instruction

Segment Name: **GS Functional Group Header**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
Must equal "X"	GS07	455	Responsible Agency Code Code used in conjunction with Data Element 480 to identify the issuer of the standard.  <u>Code</u> <u>Definition</u>  X        Accredited Standards Committee X12	M	ID	1/2		
The Version/Release/Industry Identifier Code is <b>004030</b>	GS08	480	Version/Release/Industry Identifier Code Code indicating the version, release, sub-release and industry identifier of the EDI standard being used.	M	AN	1/12		

Segment Description and Usage Instruction

Segment Name: **GE Functional Group Trailer**

Usage: M

Maximum Use: > 1

Purpose: To indicate the end of a functional group and to provide control information.

Semantic Notes: The data interchange control number GE02 in this trailer must be identical to the same data element in the associated Functional Header GS06.

Comments: The use of identical data interchange control numbers in the associated functional group header and trailer is designed to maximize functional group integrity. The control number is the same as that used in the corresponding header.

**Example: GE \*1\*00000001~**

Data Element Summary and Code Guidance

Code Guidance	Ref. Des.	Data Elem.	Name	ASC X12 Attributes			Paper Form Reference	User Data Reference
The control number in the GE segment (GE02) must be identical to the control number in the GS segment (GS06).	GE01	97	Number of Transaction Sets Included Total number of transaction sets included in the functional group or interchange (transmission) group terminated by the trailer containing this data element.	M	N0	1/6		
	GE02	28	Group Control Number Assigned number originated and maintained by the sender.	M	N0	1/9		

## Chapter 7

# Functional Acknowledgment Instructions

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### **Introduction**

X12 EDI provides confirmations for results of the translation using the Functional Acknowledgment, Transaction Set 997. The Functional Acknowledgment provides detailed results of the X12 EDI syntactical analysis of the data received (e.g., non-numeric in a numeric field).

---

### **In this chapter**

This chapter covers the following topics:

<b>Topic</b>	<b>See Page</b>
Transaction Set 997 Availability	7-2
Procedures for Receiving Transaction Set 997	7-2
Type of Errors Reported in Transaction Set 997	7-2
Transaction Set 997 Will Not Report Edits	7-3
Transaction Set 997 Outline	7-4

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*Continued on next page*

## Chapter 7, Continued

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### Transaction set 997 availability

Freddie Mac provides the Transaction Set 997, Functional Acknowledgment, to all Investor Reporting EDI transactions that are received via GoldWorks®. Transaction Set 997 will be forwarded to a Freddie Mac EDI customer mailbox and available for customer access, typically within one hour after the Investor Reporting EDI delivery is received.

Freddie Mac **does not** provide Transaction Set 997 to Investor Reporting EDI data received through standard CPU transmissions.

---

### Procedures for receiving transaction set 997

To receive the Transaction Set 997 the customers must first obtain a GoldWorks account. A Freddie Mac Investor Reporting EDI mailbox will be established by the Freddie Mac transition team. The Freddie Mac Investor Reporting EDI mailbox is used to deliver Investor Reporting EDI functional acknowledgments to Servicers and service bureaus using GoldWorks.

You will be provided with the details of accessing the Freddie Mac Investor Reporting EDI mailbox during your GoldWorks setup.

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### Type of errors reported in transaction set 997

Transaction Set 997 reports the following types of errors:

- Unrecognized or incorrect segment identifier
- Unrecognized data element or code value
- Incorrect data format
- Missing mandatory data elements or segments
- Incorrect transaction set control totals

In the event that you should get a Transaction Set 997, Functional Acknowledgment, reporting Freddie Mac Investor Reporting EDI translation errors, we recommend that you **contact your Investor Reporting Portfolio Representative immediately**.

NOTE: Examples of Transaction Set 997 are available in the Appendix section of this guide.

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*Continued on next page*

## Chapter 7, Continued

**Transaction set 997 will not report edits**

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This transaction set does not report the results of the business level edits performed on the data received and processed by Freddie Mac's Investor Reporting system.

**Transaction set 997 outline**

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The transaction set outline for the Functional Acknowledgment, Transaction set 997, can be found on the following pages.

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*Continued on next page*

## Chapter 7, Continued

### 997 FUNCTIONAL ACKNOWLEDGMENT

FUNCTIONAL GROUP = FA

This Draft Standard for Trial Use contains the format and establishes the data contents of the Functional Acknowledgment Transaction Set (997) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to define the control structures for a set of acknowledgments to indicate the results of the syntactical analysis of the electronically encoded documents. The encoded documents are the transaction sets, which are grouped in functional groups, used in defining transactions for business data interchange. This standard does not cover the semantic meaning of the information encoded in the transaction sets.

NOTE NO.	POS.	SEG.	Name	REQ. DES.	MAX. USE	LOOP REPEAT
N	010	ST	Transaction Set Header	M	1	
N	020	AK1	Functional Group Response Header	M	1	
			<b>LOOP ID - AK2</b>		<b>999999</b>	
N	030	AK2	Transaction Set Response Header	O	1	
			<b>LOOP ID - AK3</b>		<b>999999</b>	
C	040	AK3	Data Segment Note	O	1	
	050	AK4	Data Element Note	O	99	
	060	AK5	Transaction Set Response Trailer	M	1	
	070	AK9	Functional Group Response Trailer	M	1	
	080	SE	Transaction Set Trailer	M	1	

Continued on next page

## Chapter 7, Continued

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### Notes

1/010 These acknowledgements shall not be acknowledged, thereby preventing an endless cycle of acknowledgements of acknowledgements.

1/010 The Functional Group Header Segment (GS) is used to start the envelope for the Functional Acknowledgment Transaction Sets. In preparing the functional group of acknowledgments, the application sender's code and the application receiver's code, taken from the functional group being acknowledged, are exchanged; Therefore, one acknowledgement functional group responds to only those functional groups from one application receiver's code to one application sender's code.

1/010 There is only one Functional Acknowledgment Transaction Set per acknowledged functional group.

1/020 AK1 is used to respond to the functional group header and to start the acknowledgment for a functional group. There shall be one AK1 segment for the functional group that is being acknowledged.

1/030 AK2 is used to start the acknowledgment of a transaction set within the received functional group. The AK2 segments shall appear in the same order as the transaction sets in the functional group that has been received and is being acknowledged.

### Comments

1/040 The data segments of this standard are used to report the results of the syntactical analysis of the functional groups of transaction sets; they report the extent to which the syntax complies with the standards for transaction sets and functional groups. They do not report on the semantic meaning of the transaction sets (for example, on the ability of the receiver to comply with the request of the sender).

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## Chapter 8 Data Transmissions

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**Introduction** This chapter discusses the various transmission media and protocols available for the delivery of Freddie Mac Investor Reporting data using the X12 EDI Secondary Mortgage Market Investor Report Transaction Set 203.

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**In this chapter** This chapter covers the following topics:

<b>Topic</b>	<b>See Page</b>
Communications Options	8-2
GoldWorks <sup>o</sup>	8-3
Using Electronic Mail for your EDI Transmissions	8-7
Using ftp for your EDI Transmissions	8-11
Using Connect Direct <sup>®</sup> for your EDI Transmissions	8-12
CPU Transmissions	8-13

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*Continued on next page*

## Communications Options

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### Introduction

There are two different mediums for communicating with Freddie Mac:

1. GoldWorks - this enables you to send data via our GoldWorks communications path using the Advantis network. Allow approximately one month to become setup on GoldWorks for the first time, or
2. CPU Transmission - this is the standard CPU (Mainframe-to-Mainframe) receive vehicle.

For more information on GoldWorks please feel free to contact your local account manager or call (800)-FREDDIE [800-373-3343].

---

### Initial setup

**GoldWorks** - Depending upon the file transfer option selected under GoldWorks, the setup process may take from 1 week to 1 month. Specific setup times for each file transfer option are included in this chapter.

**CPU Transmission** - Allow 15 business days to complete the setup process after we receive your signed CPU Application and Transmission Agreement. A 'MIDANET<sup>0</sup> CPU-to-CPU Welcome Package' is available to guide you through the setup process. In addition, the *MIDANET Mainframe Users' Guide* provides valuable information on communicating via MIDANET CPU-to-CPU to Freddie Mac. Contact (800) FREDDIE to order the mainframe guide or CPU Welcome Package.

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### Before you transmit

Once you have identified and setup the transmission method, you can prepare to submit your loan-level reporting data to Freddie Mac.

**IMPORTANT: Freddie Mac requires that all Seller/Service providers submit at least two successful test transmissions before Freddie Mac will consider the data production ready.**

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*Continued on next page*

## GoldWorks

### **Introduction**

In July 1994, Freddie Mac announced the creation of GoldWorks, the “information highway” of the mortgage industry. GoldWorks was created so that mortgage industry companies such as yours could enjoy direct access to Freddie Mac and other vital services--all through a single electronic connection. GoldWorks is based upon the same open communications protocols and technologies used within the internet today. The GoldWorks network is different in that it is a secure and private network designed specifically for the mortgage industry.

GoldWorks is an electronic community, linking together hundreds of Sellers, Servicers and industry service providers who share a common need to exchange business information--the foundation of electronic commerce. GoldWorks has standardized the way the mortgage industry communicates while reducing costs and improving service.

Electronic commerce between GoldWorks subscribers is possible through a secure, managed network and a variety of transaction tools ranging from electronic mail and EDI to third-party web-based applications. These tools allow subscribers to transact business with their trading partners and Freddie Mac. GoldWorks brings subscribers additional value with its open connectivity, flexibility, and competitive pricing.

While Freddie Mac continues to support existing communications protocols, we encourage you to join our vision of “open” communications by becoming a GoldWorks member. Your participation will establish your company as a technical leader and allow you to take advantage of other advanced services provided on the GoldWorks network.

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*Continued on next page*

## GoldWorks, *Continued*

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**Leased lines**

**Router Connection--TCP/IP:** This is the installation of a router, leased line and DSUs at the customer site to a GoldWorks node router via a TCP/IP connection across the leased line. An SMTP (Simple Mail Transfer Protocol) Mail Transfer Agent (MTA) is used to transmit data to and from an SMTP MTA at Freddie Mac. This same GoldWorks connection can communicate with other TCP/IP applications residing on hosts that are attached to the GoldWorks network. GoldWorks provides network management--including configuration and maintenance of the router, leased line and DSUs--network security and helpdesk support.

---

**Dial up**

**TCP/IP Dial:** Dial up connections utilize the Serial Line Interface Protocol (SLIP) at transmission speeds ranging from 9600 - 28,800 bits per second. Participants use SMTP (Simple Mail Transfer Protocol) in conjunction with TCP/IP to dial into their local GoldWorks network node and send data to a GoldWorks mailbox. This same GoldWorks connection can communicate with other TCP/IP applications residing on hosts that are attached to the GoldWorks network. We provide GoldWorks network management, security and helpdesk support.

**See matrix on next page for more information.**

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*Continued on next page*

## GoldWorks, *Continued*

**GoldWorks  
/Advantis  
connectivity  
options**

**GoldWorks /Advantis** connectivity options are outlined in the matrix below.

GoldWorks/ Advantis Service	SMTP	FTP	Connect Direct	Advantis Information Exchange Mailbox
<i>Protocol supported</i>	TCP/IP	TCP/IP	TCP/IP or SNA	TCP/IP or SNA, Asynch, Bisynch, (others)
<i>Leased Line Access</i>	Yes	Yes	Yes	Yes
Software needed	MTA or SMTP gateway	FTP software	Sterling Commerce Direct Connect software	GoldWorks or Advantis I/E Mailbox and expedite communications software
Recommended file size limitation	5 to 10 meg - Electronic mail Server limitation	5 to 10 meg - Electronic mail Server limitation	None	80 meg - Advantis Mailbox limitation
<i>Dial Access</i>	Yes	Yes	No	Yes
Software needed	GoldWorks Access Kit or own software capable of SLIP or PPP dial with Electronic mail client	FTP software	N/A	GoldWorks or Advantis I/E Mailbox and Expedite communications software
Recommended file size limitation	3 to 5 meg - Dial session limitation	3 to 5 meg - Dial session limitation	N/A	80 meg - Advantis Mailbox limitation

*Continued on next page*

## GoldWorks, *Continued*

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**Access software**

Freddie Mac can provide you with the GoldWorks Access Kit (an electronic mail capability solution) for accessing the GoldWorks network, or you can elect to utilize your own software. The advantage of using an open networking protocol like TCP/IP is that software is available for virtually every computing platform, in both commercial and public domain formats.

---

**Contacting a GoldWorks Account Manager**

Prior to the initial transmission of EDI formatted Investor Reporting data via GoldWorks, Servicers and Service Bureaus must first contact a GoldWorks Account Manager to establish your account as a GoldWorks user. GoldWorks Customer Account Managers will work with customers to establish a GoldWorks connection.

To contact a GoldWorks Account Manager, please call:

(800) FREDDIE [800-373-3343].

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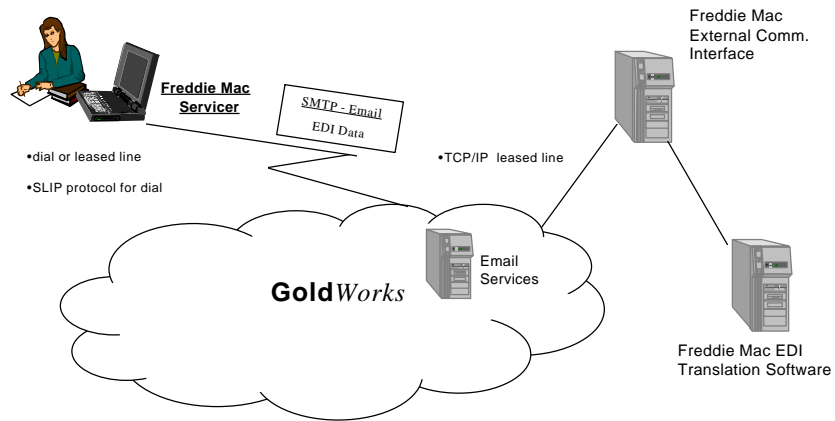
*Continued on next page*

## GoldWorks, *Continued*

**GoldWorks -  
using  
electronic  
mail to  
transmit your  
EDI data.**

Submitting your EDI formatted Investor Reporting data via GoldWorks is as simple as sending an electronic mail message. Your EDI data file is included as a file attachment within the message. This solution is based on the simple concept of submitting and delivering EDI data using a well established electronic mail protocol - SMTP. In an effort to maintain interoperability between systems, we follow the specifications outlined in RFC (Request for Comment) 1767 authored by D. Crocker, March 1995.

The illustration below shows the basic transfer of EDI data between Freddie Mac and a trading partner using GoldWorks electronic mail.



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*Continued on next page*

## GoldWorks, *Continued*

### **Transmission approach, *Continued***

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The information flow to Freddie Mac during the send process is similar regardless of whether you have a leased line or dial up connection. The component steps for sending data include:

- A data processing program at your company generates an Investor Reporting data file which is then translated by your EDI translation software into an EDI format.
- The file is placed into an electronic mail format (using SMTP and MIME specifications) and addressed to a Freddie Mac mailbox. This can be done with one of many compatible electronic mail programs or by your data processing application.
- The file is sent as a message to the Freddie Mac external communications processor utilizing GoldWorks electronic mail services.

The Freddie Mac external communications processor extracts the EDI file from the message, sends a mail acknowledgment message to you, and routes the file to our EDI translation software for processing.

### **MIME specifications**

---

The EDI MIME body-part contains data as specified by RFC 1767<sup>1</sup>, regardless of whether the file is in proprietary or EDI format. Within MIME, information is specified by:

- MIME type name:.....Application
- MIME subtype name: .....EDI-X12
- Required parameters: .....none
- Optional parameters:.....CHARSET, as defined for MIME
- Encoding considerations:..... BASE64 or QUOTED-PRINTABLE transfer encoding

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*Continued on next page*

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<sup>1</sup> This information has been extracted from RFC 1767 - MIME Encapsulation of EDI Objects

## GoldWorks, *Continued*

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**Addressing requirements**

Send your EDI formatted Investor Reporting data to the following address:  
*edi@saf.freddiemac.com*

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**Delivery notifications**

You will automatically receive a delivery confirmation message indicating the file has been received or that there is an error in your transmission. The delivery confirmation message is sent as a GoldWorks electronic mail message and indicates only that the file has been *received*. This is separate from the EDI functional acknowledgment which is available through your GoldWorks mailbox after translation of the EDI Investor Reporting data file. (*Refer to Chapter 7 - Functional Acknowledgment Instructions for more information on EDI functional acknowledgments*).

---

**Server availability**

**Availability:** Currently, the systems are available Monday Through Saturday 6:00 a.m. - 11:00 p.m. and Sunday 9:00 a.m. - 6:00 p.m. EST. To better accommodate our customers' needs, we are in the process of extending operational hours to 24 hours a day Monday through Saturday.

---

**File size restrictions**

The maximum file size for dialup GoldWorks EDI submissions is three megabytes of data. Servicers requiring in excess of the three megabytes limit should split the file into several smaller files or obtain a GoldWorks leased line and their own SMTP gateway.

File sizes are still of a concern even when using a leased line and SMTP gateway. Although there is no technical boundary limiting the volume of data that may be sent as a SMTP message, Freddie Mac recommends a limit of 5 Megabytes. The reason we limit the maximum file size is largely due to the fact that SMTP is not a file transfer protocol, and therefore lacks high efficiency and restart capabilities. Freddie Mac offers more robust capabilities for large file delivery. See the matrix on page 8-5.

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*Continued on next page*

## GoldWorks, *Continued*

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### Internet access availability

Our policy currently prohibits the use of the Internet for business transactions. We are currently in the process of addressing security and reliability issues associated with using the Internet as a medium for transporting business data, but it is not anticipated that a secure internet solution will be available in the near term.

---

### Message format considerations

The following restrictions apply when using a MIME attachment. If your transmission does not conform to these requirements, it will be discarded and you will receive an error message via GoldWorks electronic mail.

- Message text MIME body parts will be ignored.
- There must be *exactly* one MIME file attachment per electronic mail.
- The convention for naming file attachments is of the form: *SSSSMMDD.IR*, where:
  - *SSSS* is four alphabetic characters of your choice representing your company name. While this is not currently validated, you should be consistent in the use of the same value from month to month.
  - *MMDD* is the month and day you created the file.
  - *IR* indicates the file is an Investor Reporting file.
- The subject field of the message should begin with the file attachment name of the form:  
**Subject:** *IR: SSSSMMDDYY any other text you wish.*

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*Continued on next page*

## GoldWorks, *Continued*

**GoldWorks -  
Using FTP to  
transmit your  
EDI data.**

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You can choose to submit your EDI formatted Investor Reporting data via GoldWorks with the widely used File Transfer Protocol (FTP). This solution is based on FTP along with the Sterling Commerce's product Connect:Mailbox.

Connect:Mailbox is a secure data repository running on the Freddie Mac external communications processor. Connect:Mailbox allows you access to information by authorization. You use any FTP client utility provided by your platform and follow the Connect:Mailbox command syntax to leave, monitor and pickup data in an assigned mailbox. To send an EDI formatted file to Freddie Mac, you "put" the file as a batch into your assigned mailbox. To receive the EDI functional acknowledgment, it depends on the type of the connection you have. If you have a leased line connection, you have the choice of either letting us push the acknowledgment file to you as soon as it's available, or coming to "get" it from your assigned mailbox. If you have a dial-up connection, you have to come "get" the acknowledgment file from your assigned mailbox.

Once you decide to use FTP as your transmission medium, our representative will provide you detailed fact sheet with all the necessary information and Connect:Mailbox command syntax. The setup time for this approach is normally 22 working days if you already have the GoldWorks connectivity.

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*Continued on next page*

## GoldWorks, *Continued*

**GoldWorks -  
using  
Connect:Direct  
to transmit  
your EDI  
data.**

Using Sterling Commerce's Connect:Direct is another way to transfer EDI formatted Investor Reporting data via GoldWorks to Freddie Mac.

Connect:Direct provides a direct point-to-point, highly reliable, high-volume transmission environment with sophisticated error handling, reporting and recovery capabilities. The checkpoint/restart feature recovers work from the point of failure, not at the beginning of a file. Connect:Direct is required to run on both ends of the transmission. Freddie Mac supports Connect:Direct for both TCP/IP and SNA LU6.2 protocols. When submitting an EDI formatted file, you use the Connect:Direct unique scripting language called a "Process" to define the work of copying the EDI file into an assigned directory on Freddie Mac's external communications server. As soon as the functional acknowledgment is available, Freddie Mac will copy the acknowledgment file to an assigned directory on your Connect:Direct server.

Once you determine to use Connect:Direct for your transmission medium, our representative will provide you detailed fact sheet with all the necessary information. The setup time for this approach is normally 22 working days if you already have the GoldWorks connectivity.

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*Continued on next page*

## CPU Transmission

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### **Introduction**

Freddie Mac will continue to provide CPU transmission protocols for Investor Reporting EDI data. CPU transmission protocols are only offered to existing CPU Servicers and service bureaus. The services associated with the CPU protocols will not be as comprehensive as the capabilities provided by GoldWorks.

The following section provides the hardware specifications for submitting data via CPU transmission. Detail communication specifications will be provided by the Freddie Mac Investor Reporting Transition Team prior to your transition period.

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### **Hardware Specifications**

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#### **Host computer**

Freddie Mac's host computer is an Amdahl Model 5990/1400, operating under MVS/ESA 4.2 and JES 2.

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#### **Direct submission capabilities**

The system provides for the direct submission of a job from an IBM/IBM compatible remote job entry (RJE) or network job entry (NJE) workstation to the job entry subsystem (JES2).

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*Continued on next page*

## CPU Transmission, *Continued*

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**Vendor compatibility**

MIDANET® supports binary synchronous (BSC) and IBM systems' network architecture synchronous data link control (SNA/SDLC) workstation configurations. In an attempt to provide IBM connectivity and compatibility, most vendors of mini-computers and other mainframes have packages to allow their equipment to appear to be a remote workstation. For NJE transmissions, an IBM or IBM compatible mainframe is required.

---

**JES2 requirements**

JES2 requires job submission Job Control Language (JCL) to be in 80 column card image format, including the data that follows any SYSIN DD \* card. Systems that submit jobs to JES follow this convention even though they are often CPUs or mini-computers with card images on diskette or tape.

---

**NCP support**

For SNA/SDLC Intelligent Workstations, the true SNA workstations are supported under VTAM and NCP using the VTAM/JES sub-system interface. This support includes IBM 8100s and small business systems, such as the System/36 and System/34 or vendors who offer SNA compatible Type 2 Physical units and Type 1 Logical Units.

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*Continued on next page*

## CPU Transmission, *Continued*

---

**Emulation support**

Emulation support for BSC RJE Workstations, the current levels of VTAM and NCP do not support BSC HASP 360/20 workstations or 2780/3780 directly into JES2. Therefore, the front-end must continue to provide emulation support and run a Partitioned Emulation Program (PEP) to accommodate BSC workstations. Freddie Mac provides PEP support for network stations where the vendor specifies that its emulator program is following IBM HASP 360/20 workstation or 2780/3780 and BSC protocol conventions.

Freddie Mac may request a copy of your vendor's specifications on workstation conventions being followed (timing considerations, buffer sizes, pad character definitions, terminal type, etc.). This information will facilitate the coordination of parameters for JES2 or PEP for compatibility.

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**NJE support**

Freddie Mac supports SNA-NJE protocol.

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*Continued on next page*

## CPU Transmission, *Continued*

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### Connectivity Requirements

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#### **Accessing Freddie Mac's computers**

The modem telephone numbers access Freddie Mac's Computer Center through a direct line which is not subject to any additional noise introduced by an in-house PBX system. However, when you make a direct long distance phone connection to Freddie Mac's Computer Center via modems, consider the noise that may be introduced from an intervening microwave carrier or in-house PBX system from your area.

---

#### **CPU availability**

You can submit EDI Investor Reporting data files 24 hours per day, 7 days per week, except during periods of unscheduled system maintenance during which our system may be temporarily unavailable.

---

#### **Supported modems**

The Freddie Mac Network Control Center utilizes the following two types of modems:

- Bell compatible for 2400 and 4800 BPS dial-up support
- V.32 modems for 9600 BPS dial-up support

All standard Bell factory options are presently selected. These modems were chosen for the large variety of compatibles on the market that conform to their specifications. Those modems presented as being compatible with these models can be tested, although compatibility is not guaranteed.

Modem manufacturers do not guarantee that their devices are compatible with those of another manufacturer. Customer installations may have set strapping options on a particular modem to allow connection to another manufacturer's modem. Particular settings used to communicate with other services or sites may need to be changed when connecting to Freddie Mac.

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*Continued on next page*

## CPU Transmission, *Continued*

---

**Supported  
devices**

Supported devices include stand-alone workstations, mini-computers, word processing systems and emulators on hosts other than IBM that are specified to appear as Remote Job Entry devices. These can be as BSC stations or SNA 3777 batch stations.

In BSC mode, JES2 must have a system that can be specified as:

2770/2780/3740  
3780/3781  
S/360 Model 20-2  
S/370 Model 20-4&5  
System 3 (System/34 & System/38)  
1130

In SNA/SDLC mode, the unit must appear as an SNA 3777 type batch workstation and be:

LUTYPE1  
PUTYPE2

---

## Chapter 9 Technical Support

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**Introduction** This chapter discusses the Investor Reporting EDI technical support provided by Freddie Mac to Servicers and service bureaus.

**In this chapter** This chapter covers the following topics:

Topic	See Page
Areas of Support	9-2
Technical Support	9-2

---

*Continued on next page*

## Technical Support, *Continued*

---

### **Areas of Support**

Investor Reporting EDI technical support is provided for the following areas:

- Mapping Investor Reporting EDI data specifications
  - Assistance with error correction of compliance edits
  - Telecommunications options and issues related to the transmission of Investor Reporting EDI data
- 

### **Technical Support**

To contact the Freddie Mac Investor Reporting EDI technical support group or the GoldWorks® technical support group, please call:

**(800)FREDDIE (800-373-3343)**

The (800)FREDDIE operator will put Servicers and Service Bureaus in contact with the appropriate technical support staff member (Investor Reporting EDI technical support or GoldWorks technical support).

(800)FREDDIE Staff is available **Monday through Friday 8:00 a.m. - 8:00 p.m. Eastern Standard Time.**

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## Chapter 10 Implementation Checklist

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### **Introduction**

This chapter provides guidelines which will assist you in planning and managing your EDI implementation project. These guidelines will be useful for the implementation of the Investor Report transaction as well as any future EDI implementation projects you may undertake.

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### **In this chapter**

This chapter covers the following topics:

<b>Topic</b>	<b>See Page</b>
Overview	10-2
Strategy	10-3
Development	10-4
Testing and Roll Out	10-5

---

## Overview

---

### **Description**

The following checklist is provided as a guideline for managing your EDI implementation. It can be customized, as needed, to meet your unique requirements.

The implementation checklist is divided into three phases:

- Strategy
  - Development
  - Testing and Roll Out
-

## Strategy

### Introduction

The strategy phase focuses on the steps necessary to identify your approach to implementing EDI.

Step	Action	
1	Review the Freddie Mac Investor Reporting EDI Implementation Guide to assess the impacts and understand the requirements.	
2	Obtain management commitment - Involve all key business and technical managers and departments affected by the implementation.	
3	Review internal systems and business procedures - Determine how EDI should be integrated into existing systems and business practices. (Do not limit your thinking to only this application. EDI can provide many other opportunities to improve your operations.)	
4	Organize a project team and define responsibilities.	
5	Complete and return the EDI survey to Freddie Mac.	

---

## Development

### Introduction

The development phase includes those steps necessary to make your organization EDI capable. This phase also includes any system changes required for your applications.

Step	Action	
1	Develop an implementation plan for the EDI transaction set and your business application.	
2	Conduct communication and hardware inventory - Evaluate existing communication needs and capabilities to determine preferred method of communication and communication services. Available communication alternatives are defined in the Freddie Mac Investor Reporting EDI Implementation Guide.	
3	Develop an overall design - The EDI design should include a narrative, system data flow diagram, functional analysis, input/output requirements, control back-up/restart specifications, program description, and operational, audit, and security procedures.	
4	Determine the communication vehicle/value-added network (VAN) - If you select a third-party service provider, finalize any optional services and costs.	
5	Determine translation/mapping software - Factors to consider include: configuration of current systems; resource availability; ability to handle multiple X12 standards; compliance checking capability; timetable for implementation; vendor experience; education and customer support services.	
6	Implement translation/mapping software. Using the Freddie Mac Investor Reporting EDI Implementation Guide, develop the EDI data maps and specific edit criteria for the transaction set.	

## Testing and Roll Out

### Introduction

The final phase is testing and actual implementation of the EDI transaction. During this phase, you will be working with Freddie Mac staff to finalize your transition to the EDI standard.

Step	Action	
1	Conduct system test with translation software and communication hardware/software - Generate the data set, translate, send transmission, and verify receipt.	
2	Conduct stand-alone testing - Ensure the X12 generated transaction set is correct before conducting simulated and limited parallel testing with Freddie Mac.	
3	Conduct parallel testing with Freddie Mac. During this time you will be required to submit data in both the X12 EDI format as well as the Freddie Mac proprietary flat file format. The Freddie Mac EDI Transition Team will work with you to verify the accuracy of the X12 EDI transmissions during the transition test phase.	
4	Decide on production procedures and schedule -Establish production cutover date.	
5	Provide EDI management and operational training to appropriate staff members	
6	Implement X12 EDI transaction set into your production processes - Based on your successful completion of parallel testing with Freddie Mac, you will be instructed to send future transmissions using the EDI X12 transaction set format.	
7	Conduct post-implementation review to identify lessons learned.	

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## Chapter 11

# Trading Partner Agreement

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### **Introduction**

A trading partner agreement defines the legal responsibilities between the trading partners with regard to EDI data exchanges. Such a contract establishes the rights and liabilities between the two parties when there is an exchange of information using the X12 EDI formats.

As an approved Freddie Mac customer, you are eligible to transmit EDI formatted data to Freddie Mac under the terms and conditions of the Trading Partners' Agreement outlined in the *Freddie Mac Single-Family Seller/Service Guide*, Section 1.3. The scope of the Freddie Mac Trading Partners' Agreement includes, but is not limited to, all electronic transmissions in either ANSI X12 EDI or Freddie Mac proprietary formats.

---

### **Production quality transmissions**

The Freddie Mac EDI Transition Team will schedule a date for your transition to the Investor Reporting EDI format. During the transition period, you are required to submit test Investor Reporting EDI transmissions to Freddie Mac. The test transmissions are used to verify the accuracy and integrity of the X12 Investor Reporting EDI format.

Once the transition team is satisfied with the accuracy and integrity of the test transmission format, you will receive written notification approving the use of the Investor Reporting EDI format for production use.

When you receive approval to transmit using the Investor Reporting EDI format, you will be expected to follow the terms of the Trading Partners' Agreement as outlined in the *Freddie Mac Single-Family Seller/Service Guide*, Section 1.3.

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## **APPENDIX**

### Sample 997's

Translation Failure (2 Examples)	A - 1
Reasons For Rejection	A - 3
Translation Successful	A - 4
Actual File Format Sent to Trading Partner	A - 5

### Sample 203 Data

Reporting for One Servicer	A - 6
RJE/NJE 80 Column format	A - 7
Reporting for Multiple Servicers	A - 8

**Sample 997**  
**(Translation Failure)**

---

ISA\*00\* \*00\* \*ZZ\*FREDDIEMAC \*ZZ\*S123456 \*970807\*1105\*U\*00403\*000000229\*0\*T\*>

GS\*FA\*FREDDIEMAC\*S123456\*19970807\*1105\*000000235\*X\*004030

ST\*997\*000000001

AK1\*MG\*000000002 → *MG is the functional group identifier code, 000000002 is the group control number*

AK2\*203\*000000001 → *203 is the transaction set identifier code, 000000001 is the transaction set control number*

AK3\*SE\*14543 → *SE Segment, 14543 is the segment position in the transaction set*

AK4\*02\*329\*4\*1 → *02 is the position in the segment, 329 is data element reference number, 4 indicates the data element is too short, 1 is the data sent*

AK5\*R\*3 → *R indicates the transaction set was rejected, 3 indicates the ST and SE control numbers did not match*

AK9\*R\*1\*1\*0 → *R indicates the functional group was rejected, 1 is the number of transaction sets included, 1 is the number received, 0 is the number accepted*

SE\*8\*000000001

GE\*1\*000000235

IEA\*1\*000000229

**Reason for Rejection:**

- Data element SE02 is too short

- Data element ST02 and SE02 do not match (control number mismatch)

**Sample 997**  
**(Translation Failure)**

---

ISA\*00\* \*00\* \*ZZ\*FREDDIEMAC \*ZZ\*S123456 \*970918\*1033\*U\*00403\*000000235\*0\*T\*>

GS\*FA\*FREDDIEMAC\*S123456\*19970918\*1033\*000000241\*X\*004030

ST\*997\*000000001

AK1\*MG\*000000020 → *MG is the functional group identifier code, 000000020 is the group control number*

AK2\*203\*000000001 → *203 is the transaction set identifier code, 000000001 is the transaction set control number*

AK3\*DTP\*20884 → *DTP Segment, 20884 is the segment position in the transaction set*

AK4\*01\*374\*1 → *01 is the position in the segment, 374 is data element reference number, 1 indicates mandatory data element is missing*

AK4\*02\*250\*1 → *02 is the position in the segment, 250 is data element reference number, 1 indicates mandatory data element is missing*

AK4\*03\*251\*1 → *03 is the position in the segment, 251 is data element reference number, 1 indicates mandatory data element is missing*

AK3\*DTP\*20908 → *DTP Segment, 20908 is the segment position in the transaction set*

AK4\*01\*374\*1 → *01 is the position in the segment, 374 is data element reference number, 1 indicates mandatory data element is missing*

AK4\*02\*250\*1 → *02 is the position in the segment, 250 is data element reference number, 1 indicates mandatory data element is missing*

AK4\*03\*251\*1 → *03 is the position in the segment, 251 is data element reference number, 1 indicates mandatory data element is missing*

AK3\*DTP\*20964 → *DTP Segment, 20964 is the segment position in the transaction set*

AK4\*01\*374\*1 → *01 is the position in the segment, 374 is data element reference number, 1 indicates mandatory data element is missing*

AK4\*02\*250\*1 → *02 is the position in the segment, 250 is data element reference number, 1 indicates mandatory data element is missing*

AK4\*03\*251\*1 → *03 is the position in the segment, 251 is data element reference number, 1 indicates mandatory data element is missing*

AK5\*R → *R indicates the transaction set was rejected*

AK9\*R\*1\*1\*0 → *R indicates the functional group was rejected, 1 is the number of transaction sets included, 1 is the number received, 0 is the number accepted*

SE\*18\*000000001

GE\*1\*000000241

IEA\*1\*000000235

**Reason for Rejection:**

- 3 DTP segments in the transaction set where missing data elements DTP01, DTP02, and DTP03 which are required

**Sample 997**  
**Reasons for Rejection**

---

Below is a list of all of the code values that indicate reasons for rejection of a transaction set. These codes will appear in the third data element of the AK4 segment

CODE DEFINITION & EXPLANATION

- 1 Mandatory data element missing
- 2 Conditional required data element missing.
- 3 Too many data elements.
- 4 Data element too short.
- 5 Data element too long.
- 6 Invalid character in data element.
- 7 Invalid code value.
- 8 Invalid Date
- 9 Invalid Time
- 10 Exclusion Condition Violated

**Sample 997**  
**(Translation Successful)**

---

ISA\*00\*        \*00\*        \*ZZ\*FREDDIEMAC    \*ZZ\*S123456        \*970808\*1408\*U\*00403\*000000230\*0\*T\*>

GS\*FA\*FREDDIEMAC\*S123456\*19970808\*1408\*000000236\*X\*004030

ST\*997\*000000001

AK1\*MG\*000000004    → *MG is the functional group identifier code, 000000004 is the group control number*

AK2\*203\*000000001    → *203 is the transaction set identifier code, 000000001 is the transaction set control number*

AK5\*A                → *A indicates the transaction set was accepted*

AK9\*A\*1\*1\*1        → *A indicates the functional group was accepted, 1 is the number of transaction sets included, 1 is the number received, 1 is the number accepted*

SE\*6\*000000001

GE\*1\*000000236

IEA\*1\*000000230

**Sample 997**  
**(Actual File Format Sent to Trading Partner)**

---

ISA\*00\*        \*00\*        \*ZZ\*FREDDIEMAC    \*ZZ\*S123456        \*970808\*1408\*U\*00403\*000000230\*0\*T\*><GS\*FA\*FREDDIEMAC\*S123456\*  
19970808\*1408\*000000236\*X\*004030<ST\*997\*000000001<AK1\*MG\*000000004<AK2\*203\*000000001<AK5\*A<AK9\*A\*1\*1\*1<SE\*6\*000000001  
<GE\*1\*000000236<IEA\*1\*000000230<

**Sample 203 Data**  
**(Reporting for One Servicer)**

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ISA\*00\*        \*00\*        \*ZZ\*S111111    \*ZZ\*FREDDIEMAC    \*970916\*1242\*U\*00403\*000000001\*0\*T\*>  
GS\*MG\*\$S111111\*FREDDIEMAC\*19970916\*1242\*1\*X\*004030  
ST\*203\*10001  
BGN\*00\*PLLRX300EDI\*19970916\*1158\*PT  
DTP\*730\*YM\*9708  
REF\*V8\*S111111  
LX\*1  
REF\*V8\*111111  
AMT\*V3\*671835\*C  
AMT\*V4\*2064634\*D  
AMT\*UB\*321684227\*D  
RLT\*3E\*655931945\*VO\*6443258\*\*\*\*\*VJ\*0  
DTP\*731\*D6\*970801  
DTP\*733\*D6\*970729  
AMT\*YB\*17461819\*D  
AMT\*YD\*11678\*D  
AMT\*YE\*139089\*D  
AMT\*V2\*123771\*D  
INT\*C\*087500  
RLT\*3E\*756102489\*VO\*7443261\*\*\*\*\*VJ\*0  
DTP\*731\*D6\*970801  
DTP\*733\*D6\*970810  
AMT\*YB\*0\*D  
AMT\*YD\*7962873\*D  
AMT\*YE\*56287\*D  
AMT\*YK\*0\*D  
AMT\*V2\*63926\*D  
IRA\*09\*D6\*970911  
INT\*C\*075000  
SE\*28\*10001  
GE\*1\*1  
IEA\*1\*000000001

**Sample 203 Data**  
**RJE/NJE 80 Column Format**  
**(Reporting for One Servicer)**

---

ISA\*00\*                   \*00\*                   \*ZZ\*S111111                   \*ZZ\*FREDDIEMAC                   \*970916\*1242  
\*U\*00403\*000000001\*0\*T\*>~GS\*MG\*S111111\*FREDDIEMAC\*19970916\*1242\*1\*X\*004030~ST\*20  
3\*10001~BGN\*00\*PLLRX300EDI\*19970916\*1158\*PT~DTP\*730\*YM\*9708~REF\*V8\*S111111~LX\*1~  
REF\*V8\*111111~AMT\*V3\*671835\*C~AMT\*V4\*2064634\*D~AMT\*UB\*321684227\*D~RLT\*3E\*6559319  
45\*VO\*6443258\*\*\*\*\*VJ\*0~DTP\*731\*D6\*970801~DTP\*733\*D6\*970729~AMT\*YB\*17461819\*D~AM  
T\*YD\*11678\*D~AMT\*YE\*139089\*D~AMT\*V2\*123771\*D~INT\*C\*087500~RLT\*3E\*756102489\*VO\*74  
43261\*\*\*\*\*VJ\*0~DTP\*731\*D6\*970801~DTP\*733\*D6\*970810~AMT\*YB\*0\*D~AMT\*YD\*7962873\*D~  
AMT\*YE\*56287\*D~AMT\*YK\*0\*D~AMT\*V2\*63926\*D~IRA\*09\*D6\*970911~INT\*C\*075000~SE\*28\*100  
01~GE\*1\*1~IEA\*1\*000000001~

**Sample 203 Data**  
**(Reporting for Multiple Servicers)**

---

ISA\*00\* \*00\* \*ZZ\*BURMTF \*ZZ\*FREDDIEMAC \*970916\*1242\*U\*00403\*000000001\*0\*T\*>  
GS\*MG\*BURMTF\*FREDDIEMAC\*19970916\*1242\*1\*X\*004030  
ST\*203\*10001  
BGN\*00\*PLLRX300EDI\*19970916\*1158\*PT  
DTP\*730\*YM\*9708  
REF\*V8\*BURMTF  
LX\*1  
REF\*V8\*111111  
AMT\*V3\*671835\*C  
AMT\*V4\*2064634\*D  
AMT\*UB\*321684227\*D  
RLT\*3E\*655931945\*VO\*6443258\*\*\*\*\*VJ\*0  
DTP\*731\*D6\*970801  
DTP\*733\*D6\*970729  
AMT\*YB\*17461819\*D  
AMT\*YD\*11678\*D  
AMT\*YE\*139089\*D  
AMT\*V2\*123771\*D  
INT\*C\*087500  
RLT\*3E\*656102489\*VO\*6443261  
DTP\*731\*D6\*970801  
DTP\*733\*D6\*970801  
AMT\*YB\*19159469\*D  
AMT\*YD\*16828\*D  
AMT\*YE\*134682\*D  
AMT\*V2\*113859\*D  
INT\*C\*073750  
SE\*26\*10001

*Continued on next page*

Sample 203 Data  
(Reporting for Multiple Servicers, Continued)

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ST\*203\*10002  
BGN\*00\*PLLRX300EDI\*19970916\*1158\*PT  
DTP\*730\*YM\*9708  
REF\*V8\*BURMTF  
LX\*1  
REF\*V8\*222222  
AMT\*V3\*671835\*C  
AMT\*V4\*2064634\*D  
AMT\*UB\*321684227\*D  
RLT\*3E\*755931945\*VO\*7443258\*\*\*\*\*VJ\*0  
DTP\*731\*D6\*970801  
DTP\*733\*D6\*970729  
AMT\*YB\*17461819\*D  
AMT\*YD\*11678\*D  
AMT\*YE\*139089\*D  
AMT\*V2\*123771\*D  
INT\*C\*117500  
RLT\*3E\*756102489\*VO\*7443261\*\*\*\*\*VJ\*0  
DTP\*731\*D6\*970801  
DTP\*733\*D6\*970810  
AMT\*YB\*0\*D  
AMT\*YD\*7962873\*D  
AMT\*YE\*56287\*D  
AMT\*YK\*0\*D  
AMT\*V2\*63926\*D  
IRA\*09\*D6\*970911  
INT\*C\*075000  
SE\*28\*10002  
GE\*2\*1  
IEA\*1\*000000001