

Code Values for the Uniform Underwriting and Transmittal Summary

Borrower/Co-Borrower Race Codes

- 1 American Indian/Alaskan Native
- 2 Asian/Pacific Islander
- 3 Black (not Hispanic)
- 4 Hispanic
- 5 White (not Hispanic)
- 6 Other
- 7 Information not provided by borrower for an application received by mail or phone
- 8 Not Applicable (Use when the borrower is an entity rather than an individual, or when there is no co-borrower.)

Borrower/Co-Borrower Gender Codes

- 1 Male
- 2 Female
- 3 Information not provided by borrower for an application received by mail or phone
- 4 Not Applicable (Use when the borrower is an entity rather than an individual, or when there is no co-borrower.)

Loan Feature Codes (Freddie Mac Only)

- B Buydown Plan
- F FHA Loan
- V VA Loan
- K Capitalized Mortgage
- S Shared Equity Plan
- X Shared Equity/Buydown Plan

Mortgage Insurer Codes

	Fannie Mae	Freddie Mac	
33	X	X	Amerin Guaranty Corporation
31	X	X	California Housing Insurance Fund (CHIF)
17	X	X	Commonwealth Mortgage Assurance Company (CMAC)
09	X		Foremost Mortgage Insurance Company
01	X	X	General Electric Mortgage Insurance Cos. (GEMICO)
16	X	X	Home Guaranty Insurance Corporation (HGIC)
20	X	X	Integon Mortgage Guaranty Corporation
05		X	Investors Mortgage Insurance Company (IMI)
14	X		Maryland Housing Fund
06	X	X	Mortgage Guaranty Insurance Corporation (MGIC)
11	X	X	PMI Mortgage Insurance Company (PMI)
30	X		New York City Rehabilitation Mortgage Insurance Corp.
13		X	Old Republic Mortgage Assurance Company
13	X	X	Republic Mortgage Insurance Company (RMIC)
24	X	X	Triad Guaranty Insurance Corporation
12	X	X	United Guaranty Residential Insurance Co. (UGRIC)
19	X	X	U.S. Mortgage Insurance Company (USMIC)
02	X	X	Verex Assurance, Inc.
22	X	X	Vermont Home Mortgage Guarantee Board
07	X	X	Wisconsin Mortgage Assurance Corporation (WMAC)
91	X	X	No Mortgage Insurer--Participation > 10% retained by Seller
93	X	X	No Mortgage Insurer--Repurchase/Recourse/Indemnification
94	X		No Primary Mortgage Insurance--Pool Coverage
95	X		No Mortgage Insurer--Original LTV < 80%
97	X	X	No Mortgage Insurer--Current LTV < 80% and/or Mortgage Insurance Cancelled
98	X		No Mortgage Insurer--Property Disposition/Loss Mitigation

Affordable Housing Initiatives Program Mortgage Codes (Freddie Mac Only)

Downpayment/Closing Costs Sources

- 01 Gift from Relative
- 02 Grant from Non-Profit Organization
- 03 Grant from Federal Program
- 04 Grant from State Program
- 05 Grant from Local Program
- 06 Grant from an Employer
- 07 Borrower's Own Funds
- 08 Unsecured Loan
- 09 Property Seller (Closing Costs Only)
- 10 Other

Secondary Financing Sources

- 01 Originating Lender
- 02 Other Financial Institution
- 03 Federal Government Program
- 04 State Government Program
- 05 Local Government Program
- 06 Employer
- 08 Not Applicable
- 09 Property Seller
- 10 Other

Borrower Education Counseling Administrator:

- L Lender
- N Non-Profit Organization
- P Public and Government Agency
- O Other

Format:

- C Classroom
- H Home Study
- I Individual
- O Other

Special Feature/Characteristics Codes

	Fannie Mae	Freddie Mac	
001	X		Recourse
002	X	X	Broker/Third-Party Originated Mortgage
003	X	X	Cash-Out Refinance
007	X	X	No Cash-Out Refinance
009	X		Buydowns
010	X		Non-Poolable Special Loan/Product Types
013	X		Restricted Relocation Mortgages
014	X		2/2 Buydowns
018		X	Non Third-Party Originated Mortgage
019	X	X	Lender Funded Mortgage Insurance
022	X		Community Home Improvement Loans
032	X	X	Alternate Mortgage Insurance Claim Agreement
034	X		TimeSaver Plus
036	X		Fixed-Rate Resale of Converted ARM
037	X		Convertible ARMs--Take Out Option
038	X		Convertible ARMs--Market Option
047	X	X	Federal Government Subsidy Program
048	X	X	State or Local Government Subsidy Program
049	X	X	Other Public or Private Subsidy Program
054	X		Low- and Moderate Income Borrower
061	X		Community Home Buyer's Program
070	X		RTC Loan
071		X	Affordable Housing Initiative Program Mortgage
074	X		Community Home Buyers 3/2 Program
076		X	Mortgage Credit Certificate
084	X		FmHA Mortgage
085	X		FmHA Modified Special Servicing
087	X		FmHA--Special Servicing
089	X		HomeStyle Mortgages