



# Form 11

## Mortgage Submission Schedule

**FORM 11 FORMAT - FIXED-RATE LOAN DETAIL**

COMPLETE FOR ALL MORTGAGES:

FHLMC LOAN #:	SELLER/SERVICER #:	CONTRACT #:	CONTROL #:	(Freddie Mac Use only)
CURRENT UPB:	INTEREST PAID TO DATE:		DATE OF NOTE:	
ORIGINAL LOAN AMOUNT:	DATE OF FIRST P&I PAYMENT:		MONTHLY P&I PAYMENT:	
NOTE INTEREST RATE:	NOTE MATURITY DATE:		LOAN FEATURE CODE:	
PROPERTY TYPE CODE:	NUMBER OF DWELLING UNITS:		PURPOSE OF LOAN CODE:	
LOAN-TO-VALUE RATIO:	BORROWER NAME:		CO-BORROWER NAME:	
PROPERTY STREET ADDRESS:			PROPERTY CITY:	
PROPERTY STATE:	PROPERTY ZIP CODE:			
SELLER/SERVICER LOAN #:	MIN #:			

COMPLETE FOR EQUAL/TPM MORTGAGES ONLY:

BORROWER'S FIRST PAYMENT CHANGE DATE:	BORROWER'S INITIAL P&I PAYMENT:	YEARLY PAYMENT INCREASE %:
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COMPLETE FOR ALL MORTGAGES:

BORROWER'S SOCIAL SECURITY #:	REDUCED DOCUMENTATION (Y/N):	
CO-BORROWER'S SOCIAL SECURITY #:		
MI CERTIFICATE #:	MI CODE:	MI LOSS COVERAGE %:
CSV:	CST:	
CONDO/PUD NAME:		CONDO/PUD PROJECT TYPE:
HOEPA STATUS:	RATE SPREAD:	
BORROWER RACE: 1.      2.      3.      4.      5.		FIRST-TIME HOMEBUYER:
BORROWER ETHNICITY:	BORROWER GENDER:	BORROWER AGE:
BORROWER DATE OF BIRTH:		
CO-BORROWER RACE: 1.      2.      3.      4.      5.		
CO-BORROWER ETHNICITY:	CO-BORROWER GENDER:	CO-BORROWER AGE:
CO-BORROWER DATE OF BIRTH:		
NUMBER OF BORROWERS:	YEAR BUILT:	MONTHLY HOUSING EXPENSE:
NUMBER OF BEDROOMS—UNIT 1:	UNIT 2:	UNIT 3:
		UNIT 4:
GROSS MONTHLY RENT—UNIT 1:	UNIT 2:	UNIT 3:
		UNIT 4:
MONTHLY DEBT PAYMENT:		MONTHLY INCOME:

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FORM 11 FORMAT - FIXED-RATE LOAN DETAIL (PAGE 2):

REF CODE:	ASSOC FHLMC LOAN #:	MOD/CONV DATE:				
PURCHASE PRICE:					APPRAISED VALUE:	
SPECIAL CHARACTERISTICS CODES:	SCC 1:	SCC 2:	SCC 3:	SCC 4:	SCC 5:	SCC 6:
	SCC 7:	SCC 8:	SCC 9:	SCC 10:		
AUS#:						
OFFERING CODE:						
SECONDARY FINANCING SOURCES/AMOUNTS:	1: /	2: /				
<u>AFFORDABLE HOUSING INITIATIVE MORTGAGES ONLY:</u>						
DOWN PAYMENT SOURCES AMOUNTS:	1: /	2: /	3: /	4: /		
CLOSING COSTS SOURCES AMOUNTS:	1: /	2: /	3: /	4: /		
BORROWER EDUCATION ADMINISTRATOR/FORMAT:	1: /	2: /				
MORTGAGES SOLD THROUGH THE SELLING SYSTEM SERVICING RELEASED SALES PROCESS ONLY:						
BORROWER MAILING ADDRESS DIFFERENT FROM PROPERTY ADDRESS: (Y/N):		ESCROW (Y/N):				
US ADDRESS (Y/N):		PROPERTY TAXES:				
STREET ADDRESS:		STATE:				
CITY/STATE/ZIP:		CITY:				
OTHER FUNDS COLLECTED:		COUNTY:				
ESCROW DEPOSIT:		TOWNSHIP:				
BUYDOWN:		OTHER CODES:				
OTHER 1 CODE/\$: /		MONTHLY INSURANCE:				
OTHER 2 CODE/\$: /		MORTGAGE:				
		HAZARD:				
		FLOOD:				
		EARTHQUAKE:				
		OTHER 1 CODE/\$: /				
		OTHER 2 CODE/\$: /				
		OTHER 3 CODE/\$: /				

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**Instructions for Completing the Report Format for Form 11**

Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Freddie Mac Loan Number</b>	A Freddie Mac supplied number assigned to the Mortgage by the Seller/Servicer.	Mandatory	9-digit Freddie Mac provided number	
<b>Seller/Servicer #</b>	A unique identification number that Freddie Mac assigns to each Seller/Servicer.	Mandatory	6-digit number	When using MIDANET <sup>®</sup> for the PC, this information is used to sign into the application and automatically populates each loan within that delivery.
<b>Seller/Servicer Loan Number</b>	The unique identification number assigned by Seller to the Mortgage.	Optional		
<b>Contract Number</b>	The number of the Freddie Mac Purchase Contract under which these Mortgages are sold.	Mandatory <i>automatically populated from the Form 381</i>	10-digit number	When using MIDANET for the PC, this information is entered into the Form 381 and automatically populates each loan within that delivery.
<b>Mortgage Identification Number (MIN)</b>	The unique number assigned to each loan registered on the Mortgage Electronic Registration System (MERS).	Mandatory <i>for MERS loans only</i>		
<b>Date of Note</b>	The original Note Date.	Mandatory		<p>For Converted Mortgages, Seller-Owned Modified Mortgages and Mortgages with curtailments made by the Borrower, the <b>Date of Note</b> must be the original Note Date.</p> <p>For Newly Built Home Mortgages, the Date of Note must be the Note Date of the Mortgage.</p> <p>For Construction Conversion Mortgages and Renovation Mortgages:</p> <ul style="list-style-type: none"> <li>• Using Integrated Documentation, the Date of Note must be the original Note Date of the integrated Interim Construction Financing and Permanent Financing documentation.</li> <li>• Using Separate Documentation, the Date of Note must be the Note Date of the Permanent Financing documentation.</li> <li>• Using Modification Documentation, the Date of Note must be the original Note Date of the Interim Construction Financing documentation.</li> <li>• For Energy Conservation Mortgages the Date of Note must be the date of Mortgage funding and not the anticipated date of final disbursement of the Escrow Funds</li> </ul>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Original Loan Amount</b>	The original principal amount of the loan as indicated on the Note or the loan amount at time of Note modification or conversion.	Mandatory	Whole Dollars only ( <i>omit the cents</i> )	For Mortgages with capitalized balances, the unpaid principal balance (UPB) of the Mortgage rounded up to the next dollar, including all capitalized amounts, as of the date of the most recent monthly payment on the Mortgage. For Seller-Owned Modified Mortgages, the loan amount as of the modification date. For Converted Mortgages, the loan amount as of the Conversion Date. For Construction Conversion Mortgages and Renovation Mortgages, the loan amount of the Permanent Financing. For Mortgages with curtailments made by the Borrower, the original principal amount of the loan as indicated on the Note, not the curtailed amount. For Mortgages with future advances made before the Delivery Date, the consolidated principal amount. For Financed Permanent Buydown, the original principal amount stated in the Note plus the amount needed to finance discount points paid to the lender.
<b>Loan to Value Ratio</b>	The ratio obtained by dividing the original loan amount by the lesser of the property's appraised value or its purchase price.	Mandatory	Enter the original loan to value ratio as a numeral only. <i>For example, 95% is entered as 95.</i> Always round up to the next whole number. <i>For example, 94.01 is entered as 95.</i>	For Financed Mortgage Insurance Mortgages, the LTV ratio must equal the Gross LTV ratio. Note: Freddie Mac will calculate the LTV ratio for each Mortgage it purchases based on data delivered by the Seller. Freddie Mac will calculate the LTV ratio to two decimal places and round the result of that calculation up to the next whole number.
<b>Note Interest Rate</b>	The original interest rate as indicated on the Note.	Mandatory	The rate should be entered to three decimal places <i>For example, 10.5% should be entered as 10.500</i>	For Seller-Owned Modified Mortgages, the rate in effect after modification. For Converted Mortgages, the rate in effect as of the Conversion Date. For Construction Conversion Mortgages and Renovation Mortgages, the rate in effect for the Permanent Financing.

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Monthly P&amp;I Payment</b>	<p>The full monthly principal and interest (P&amp;I) payment as indicated on the note (excluding taxes and any insurance).</p> <p>For Initial Interest<sup>SM</sup> Mortgages, the first monthly interest amount.</p>	Mandatory	This amount should include dollar and cents	<p>For Home Possible® Mortgages, the Monthly P&amp;I Payment must equal the actual monthly P&amp;I payment and not the subsidized monthly payment for Mortgages using MCCs.</p> <p>For Seller-Owned Modified Mortgages, the monthly P&amp;I payment in effect after modification.</p> <p>For Converted Mortgages, the monthly P&amp;I payment in effect after conversion.</p> <p>For Construction Conversion Mortgages and Renovation Mortgages, the monthly P&amp;I payment for the Permanent Financing.</p> <p>For Initial Interest Mortgages, the amount of the first interest only payment specified in the Initial Interest Note.</p> <p>For Mortgages with curtailments made by the Borrower, the amount of the first full monthly P&amp;I payment as indicated on the Note.</p>
<b>Date of First P&amp;I Payment</b>	<p>The Due Date of the first full principal &amp; interest (P&amp;I) payment, as indicated on the Note.</p> <p>For Initial Interest Mortgages, the first payment Due Date, as indicated on the Note.</p>	Mandatory		<p>For Mortgages with capitalized balances, the current "interest paid to" date of the Mortgage.</p> <p>For Seller-Owned Modified Mortgages, the due date of the first full P&amp;I payment of the modified Mortgage.</p> <p>For Converted Mortgages, the due date of the first full P&amp;I payment of the Converted Mortgage.</p> <p>For Construction Conversion Mortgages and Renovation Mortgages:</p> <ul style="list-style-type: none"> <li>• Using Integrated Documentation, the due date of the first P&amp;I payment of the Permanent Financing.</li> <li>• Using Separate Documentation, the due date of the first P&amp;I payment of the Note for the Permanent Financing.</li> <li>• Using Modification Documentation, the due date of the first P&amp;I payment after the Date of the Modification Agreement, or if a new Note is used with the Modification Agreement, the due date of the first P&amp;I payment under the new Note.</li> </ul> <p>For Initial Interest Mortgages, the Due Date of the first monthly interest only payment stated in the Initial Interest Note.</p>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Note Maturity Date</b>	The date of the final monthly P&I Payment, as indicated on the Note.	Mandatory		<p>For Balloon/Reset Mortgages, the maturity date should equal the Balloon/Reset Date.</p> <p>For Mortgages with capitalized balances, the actual recomputed maturity date based on the actual principal and interest payment currently applicable.</p> <p>For Energy Conservation Mortgages, the Maturity Date must be determined using the date of Mortgage funding and not the anticipated date of final disbursement of the Escrow Funds.</p> <p>For Seller-Owned Modified Mortgages, the maturity date of the Note after modification.</p> <p>For Mortgages with curtailments made by the Borrower (other than Initial Interest Mortgages), the date of the final monthly P&amp;I payment disregarding the effect of any curtailment.</p>
<b>Current UPB</b>	The scheduled unpaid principal balance of the Mortgage in the month of funding reduced for principal due in the month of settlement and prepaid installments and curtailments made by the Borrower, if any.	Mandatory	This amount should include dollar and cents	<p>For additional Gold Cash<sup>®</sup> and Guarantor delivery instructions regarding the UPB, see Sections 17.4, 17.5 and 17.6. For Mortgages sold through the Servicing Released Sales Process, see the additional instructions in Section 17.4(c).</p> <p>For Mortgages with curtailments made by the Borrower (other than Initial Interest Mortgages), the scheduled UPB of the Mortgage in the month of funding reduced for principal due in the month of settlement, prepaid installments and curtailments.</p> <p>For Initial Interest Mortgages with curtailments made by the Borrower, the UPB of the Mortgage in the month of funding reduced for curtailments applied.</p>
<b>Interest Paid to Date</b>	The Due Date of the most recent monthly P&I Payment made by the Borrower as of the Settlement Date.	Mandatory		<p>For Initial Interest Mortgages, the Due Date of the most recently paid monthly interest only payment as of the Settlement Date.</p> <p>For Mortgages sold through the Servicing Released Sales Process, see Section 17.4(c) for delivery instructions regarding the "interest paid to" date.</p> <p>Refer to Sections 17.4(c), 17.5(c) and 17.6(c) for additional information regarding the "interest paid to" date.</p>
<b>Borrower Name</b>	The name of the Borrower who is obligated to repay the Note secured by the Property.	Mandatory	<p>Enter the Borrower's last name, then a comma, followed by the first initial or name.</p> <p><i>For example, John Smith should be entered as Smith, J. or Smith, John</i></p>	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Co-Borrower Name</b>	The name of a second Borrower who is obligated to repay the Note secured by the Property. The term "Co-Borrower" is used to distinguish between multiple Borrowers, not to rank Borrowers. If there is more than one Co-Borrower, enter the data for the first Co-Borrower listed on the application.	Mandatory <i>if more than 1 Borrower exists</i>	Enter Borrower's last name, then a comma, followed by the first initial or name.  <i>For example, John Smith should be entered as Smith, J. or Smith, John</i>	
<b>Purpose of Loan Code</b>	Describes how the loan proceeds will be used.	Mandatory	The valid <b>Purpose of Loan Codes</b> are: 1 = Purchase (owner-occupied) 2 = Refinance (owner-occupied) 3 = Purchase (investment property) 4 = Second Home (purchase or refinance) 5 = Refinance (investment property)	For a <b>refinance Mortgage</b> (loan purpose codes 2, 4 and 5) you must designate in the SCC fields whether the loan was a cash-out or no cash-out refinance. Use one of the following SCCs: 003 = cash-out refinance or 007 = no cash-out refinance See Chapter 17 for more details on delivery instructions. See Section K33.6 for instructions on when a Construction Conversion or Renovation Mortgage is a refinance transaction.
<b>Loan Feature Code</b>	Describes features associated with a Mortgage.	Mandatory <i>for loans with the additional mortgage features listed</i>	The valid <b>Loan Feature Codes</b> are: blank = No Feature B = Buydown Plan R = Premium Financing funded buydown plan on purchase transaction Mortgages S = Shared Equity Plan X = Shared Equity/Buydown Plan K = Capitalized Mortgage F = FHA Loan V = VA Loan N = Native American Mortgage H = Guaranteed Rural Housing or Home Possible Mortgages with Rural Housing Services Leveraged Seconds	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Property Type Code</b>	The type of property secured by the Mortgage.	Mandatory	The valid <b>Property Type Codes</b> are: 1 = Condominium 2 = Leasehold 3 = PUD 4 = Manufactured Housing 5 = 1-4 Family Fee Simple	For property type code "4" (Manufactured Housing), the Manufactured Housing must be classified as "real property" under the laws of the State in which the property is located.  For property that may be coded in more than one category, code in the following priority: A. Code manufactured housing (code 4) over all other code values (condominium/cooperatives, leasehold, PUD, 1-4 family fee simple). B. Code condominium/cooperative (code 1) over all other code values except manufactured housing. C. Code leasehold (code 2) over PUD and 1-4 family fee simple. D. Code PUD (code 3) (planned unit developments, planned communities or other land subdivisions where individual parcels are subject to community association covenants and restrictions) over 1-4 family fee simple; a PUD may consist of either or both single-family detached houses or townhouses/row houses. E. Code 1-4 family fee simple (code 5) if not manufactured housing, a condominium/cooperative unit, leasehold or PUD. A townhouse or row house may be included in this category if it is not subject to community association covenants and restrictions.
<b>Property Address</b>	The address of the property.	Mandatory		
<b>City</b>	The city where the property is located.	Mandatory		
<b>State</b>	The state where the property is located.	Mandatory	The abbreviation used must be the U.S. Postal Service State abbreviation.	
<b>Zip Code</b>	The zip code where the property is located.	Mandatory	The zip code field allows for 9 digits to be entered, if available. Do not enter the hyphen for the full zip. <i>For example, 12345-6789 should be entered as 123456789.</i>	
<b>Borrower's First Payment Change Date</b>	The first date the Borrower's monthly P&I payment will change.	Not Applicable		
<b>Borrower's Initial P&amp;I Payment</b>	The first P&I payment as indicated on the Note.	Not Applicable		

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Yearly Payment Increase %</b>	The percentage by which the Borrower's scheduled monthly payments may increase each year.	Not Applicable		
<b>Number of Dwelling Units</b>	The number of dwelling units in the property.	Mandatory	For Freddie Mac's Single Family program, the valid number of units are 1-4. Use 1, 2, 3 or 4 in this field indicating the number of units.	
<b>Purchase Price</b>	The purchase price of the property, net of any adjustments made for sales concessions.	Mandatory <i>except for refinance transactions</i>	Whole Dollars only ( <i>round to the nearest dollar</i> ). Leave Blank for refinance transactions.	The Purchase Price is mandatory when the Purpose of Loan code is 1,3, or 4 (purchase only).
<b>Total Appraised Value</b>	For a purchase transaction Loan Prospector® Mortgage, either (i) the purchase price if the property is supported by Freddie Mac's Home Value models, or (ii) the lesser of the appraised value of the property on the Origination Date or the purchase price of the property.  For a refinance Loan Prospector Mortgage, either (i) the Borrower's estimate of value if supported by Freddie Mac's Home Value models, or (ii) the appraised value of the property on the Origination Date.  For a Non-Loan Prospector purchase Mortgages, the lesser of (i) the appraised value of the Mortgaged Premises on the Origination Date, or (ii) the purchase price of the property.  For a Non-Loan Prospector refinance transaction, the value of the property on the Origination Date.  For super conforming Mortgages with LTV/TLTV/HTLTV ratios greater than or equal to 75% and value of Mortgaged Premises greater than \$1 million, lower of the appraised value or the field review (Form 1032 or Form 1072, as applicable) value.	Mandatory	Whole Dollars only ( <i>round to the nearest dollar</i> )	See Section 23.1 for more details.  See Section L33. 6 for additional information regarding appraisal and collateral documentation requirements and Section 17.44 for additional information regarding delivery requirements for super conforming Mortgages.
<b>Borrower Social Security Number</b>	The social security number of the Borrower.	Mandatory	Valid 9-digit social security number	
<b>Co-Borrower Social Security Number</b>	The social security number of the Co-Borrower, if more than one Borrower exists. If there is more than one Co-Borrower, enter the data for the first Co-Borrower listed on the application.	Mandatory <i>if more than 1 Borrower exists</i>	Valid 9-digit social security number	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Reduced Documentation</b>	Indicates whether the loan was underwritten using reduced documentation.	Not Applicable		
<b>MI Certificate</b>	The certificate number of the mortgage insurance policy covering the Property.	Mandatory for loans over 80% LTV, or as otherwise specified		If the MI CODE is <b>89,97</b> , or left intentionally <b>blank</b> for the government guaranteed programs—this field should also be left blank.
<b>MI Code</b>	The code that identifies the Freddie Mac-approved mortgage insurer that is insuring the Mortgage, or the governmental insurance coverage.	Mandatory for conventional Mortgages over 80% LTV, and certain government guaranteed programs	See Exhibit 10 for Freddie Mac-approved mortgage insurers and MI Codes Additional valid values are: 89 = Section 502 Guaranteed Rural Housing (MIDANET deliveries only) 97 = Original LTV ratio greater than 80%, and mortgage insurance has been canceled prior to delivery Blank = FHA/VA or Section 184 Guaranteed Native American	
<b>MI Loss Coverage%</b>	The percentage of loss coverage that the mortgage insurance company is providing for the insured conventional Mortgage.	Mandatory for conventional Mortgages over 80% LTV	The percentage loss field is 3-digits. For example, 20% coverage should be entered as 020	This field should be blank if the MI CODE is <b>89, 97</b> , or left intentionally <b>blank</b> .
<b>Credit Score Value (CSV)</b>	The numeric value of the Indicator Score. See Section 37.5 for more details.	Mandatory for Non-Loan Prospector Mortgages Mandatory for Mortgages sold through Servicing Released Sales Process	Numeric field Blank = Credit Score is unusable due to significant inaccurate credit information or Credit Score is unusable or not available due to insufficient credit information	This field may be left blank for Non LP Mortgages when the CST = I (significant inaccurate credit information) or T (insufficient credit information). May generally be left blank for Loan Prospector Mortgages. See specific offering for Indicator Score requirements.

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Credit Score Type (CST)</b>	The method used to select the Indicator Score entered into the CSV field. (See Section 37.5).	Mandatory for <i>Mortgages not processed through Loan Prospector</i> Mandatory for <i>Mortgages sold through Servicing Released Sales Process</i>	The <b>Credit Score Type (CST)</b> represents the method used to select the Indicator Score entered into the CSV field. The valid codes are: 1 = Middle/lower then lowest method 2 = Middle/lower then average method 3 = Average/average method I = Credit Score is unusable due to significant inaccurate credit information T = Credit Score is unusable or not available due to insufficient credit information	If you entered an Indicator Score in the CSV field, then you must also enter an Indicator Score selection method of 1,2, or 3. Note: See Section 37.5 for more detailed information regarding the Indicator Score selection methods.
<b>Condo/PUD Name</b>	The legal name of the Condominium Project.	Mandatory for <i>Property Type 1 (condominiums) only</i>	Alphanumeric field	You are not required to deliver the PUD name.
<b>Condo/PUD Project Type</b>	The classification of the Condominium Project. See Chapter 42 for more details.	Mandatory for <i>Property Type 1 (condominiums) only</i>	The valid <b>Condo Project Type</b> codes are: 1 = New Condominium Project 2 = Established Condominium Project or 2- to 4-Unit Condominium Project 3 = Reciprocal review, streamlined review or Detached Condominium Project	For Condominium Unit Mortgages sold with full project warranties, the Seller should enter "1" if the project is a New Condominium Project and "2" if the project is an Established Condominium Project or 2- to 4-Unit Condominium Project. For Condominium Unit Mortgages sold with limited or reduced project warranties, the Seller should enter "3" for reciprocal review, streamlined review and for a Detached Condominium Project. See Section 17.22(b) for additional information regarding completing this field for Condominium Projects. At this time Freddie Mac does not require PUD Project Type information.
<b>HOEPA Status</b>	Indicates whether a Mortgage is covered by the Home Ownership and Equity Protection Act.	Mandatory	The valid HOEPA Status codes that correspond to HOEPA Status of the Mortgage are: Y = HOEPA Mortgage N = Mortgage is not subject to requirements of HOEPA	A Y value for HOEPA Status means that the Mortgage is not eligible for purchase by Freddie Mac.

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<p><b>Rate Spread</b></p>	<p><u>For Mortgages with application dates before <b>October 1, 2009</b>, and Note Dates before <b>January 1, 2010</b> the spread between the annual percentage rate (APR) on a Mortgage and the rate on Treasury securities with comparable maturity periods.</u></p> <p><u>For Mortgages with application dates on or after <b>October 1, 2009</b>, and Mortgages with Note Dates on or after <b>January 1, 2010</b> (regardless of application date), the spread between the APR and the Average Prime Offer Rate (APOR).</u></p>	<p>Mandatory for all Mortgages with <u>application dates before <b>October 1, 2009</b> and Note Dates before <b>January 1, 2010</b></u> where Rate Spread is <math>\geq 3\%</math>.</p> <p>See Data Comments.</p> <p>Mandatory for all <u>Mortgages with application dates on or after <b>October 1, 2009</b>, and all Mortgages with Note Dates on or after <b>January 1, 2010</b> (regardless of application date) where Rate Spread is <math>&gt; 1.5\%</math>.</u> See Data Comments.</p>	<p>The Rate Spread should be entered to two decimal places.</p> <p>For example, 3.5% should be entered as 3.50.</p>	<p><u>All Sellers must report Rate Spread.</u></p> <p><u>A Seller that is a HMDA reporter should deliver to Freddie Mac the same Rate Spread that it calculates pursuant to HMDA. For a Higher-Priced Mortgage Loan, a Seller should deliver to Freddie Mac the Rate Spread based on the calculations it performed to determine that the Mortgage is a Higher-Priced Mortgage Loan.</u></p>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Borrower Race</b>	The race or national origin of the Borrower.	Mandatory	<p>The valid <b>Borrower Race</b> codes that correspond to the race or national origin of the Borrower are:</p> <p>1 = American Indian/Alaska Native                  2 = Asian                  3 = Black or African American                  4 = Native Hawaiian or other Pacific Islander                  5 = White                  6 = Information not provided by Borrower in mail, Internet or telephone application                  7 = Not Applicable (Use when the Borrower is an entity rather than an individual)</p> <p>Note: Up to five Borrower Race codes may be selected</p>	<p><i>This data is mandatory, except for Notes originated prior to 1/1/93; however, the data should be delivered, if available for these Mortgages.</i></p> <p><i>If the Mortgage will be delivered on or after 1/1/2004 and the Mortgage application was completed prior to 1/1/2004, the following conversion rules apply:</i></p> <p><i>If the Borrower's Race selection on the application dated prior to 1/1/2004 = 1 (American Indian/Alaskan Native), deliver Race = 1 (American Indian/Alaska Native)</i></p> <p><i>If the Borrower's Race selection on the application dated prior to 1/1/2004 = 2 (Asian or Pacific Islander), deliver Race = 2 (Asian)</i></p> <p><i>If the Borrower's Race selection on the application dated prior to 1/1/2004 = 3 (Black [Not Hispanic]), deliver Race = 3 (Black or African American)</i></p> <p><i>If the Borrower's Race selection on the application dated prior to 1/1/2004 = 4 (Hispanic), deliver Race = 7 (Not Applicable)</i></p> <p><i>If the Borrower's Race selection on the application dated prior to 1/1/2004 = 5 (White [Not Hispanic]), deliver Race = 5 (White)</i></p> <p><i>If the Borrower's Race selection on the application dated prior to 1/1/2004 = 6 (Other), deliver Race = 7 (Not Applicable)</i></p> <p><i>If the Borrower's Race selection on the application dated prior to 1/1/2004 = 7 (Information not provided by Borrower for an application received by mail or telephone), deliver Race = 6 (Information not provided by Borrower in mail, Internet or telephone application)</i></p> <p><i>If the Borrower's Race selection on the application dated prior to 1/1/2004 = 8 (Not Applicable), deliver Race = 7 (Not Applicable)</i></p>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Borrower Ethnicity</b>	The ethnicity of the Borrower.	Mandatory	The valid <b>Borrower Ethnicity</b> codes that correspond to ethnicity of the Borrower are: 1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = Information not provided by Borrower in mail, Internet or telephone application 4 = Not Applicable (Use when the Borrower is an entity rather than an individual)	<i>If the Mortgage will be delivered on or after 1/1/2004 and the Mortgage application was completed prior to 1/1/2004, the following conversion rules apply: If the Borrower's Race selection on the application dated prior to 1/1/2004 = 4 (Hispanic), deliver Ethnicity = 1 (Hispanic or Latino) If the Borrower's Race selection on the application dated prior to 1/1/2004 = 7 (Information not provided by Borrower for an application received by mail or telephone), deliver Ethnicity = 3 (Information not provided by Borrower in mail, Internet or telephone application) If the Borrower's Race selection on the application dated prior to 1/1/2004 = 1,2,3,5,6 or 8 (American Indian or Alaskan Native, Asian or Pacific Islander, Black, White, Other or Not Applicable), deliver Ethnicity = 4 (Not Applicable)</i>
<b>Borrower Gender</b>	The gender of the Borrower.	Mandatory	The valid <b>Borrower Gender</b> codes are: 1 = Male 2 = Female 3 = Information not provided by Borrower in mail, Internet or telephone application. 4 = Not Applicable (Use when Borrower is an entity rather than an individual, but not a Native American tribe or tribal organization) 8 = Not Applicable (Use for Native American tribes or tribal organizations only)	<i>This data is mandatory, except for Notes originated prior to 1/1/93; however, the data should be delivered, if available for these Mortgages.</i>
<b>Borrower Age</b>	The age of the Borrower expressed in years.	Mandatory	The age of Borrower, as listed on the loan application. <i>Note: This is a 2-digit field</i> 98 = Use when Borrower does not provide age on the application 99 = Use when Borrower's age is 99 or older Blank = Use when not applicable (only to be used when Borrower is an entity rather than an individual)	<i>This data is mandatory, except for Notes originated prior to 1/1/93 and Mortgage applications taken after 1/1/04; however, the data should be delivered, if available for these Mortgages.</i>
<b>Borrower Date of Birth</b>	The date of birth of the Borrower.	Mandatory	The date of birth of the Borrower, as listed on the Mortgage application.	<i>This data is mandatory for Mortgage applications completed on or after 1/1/2004.</i>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>First-Time Homebuyer</b>	Indicates whether the Borrower is a First-Time Homebuyer.	<i>Mandatory for purchase, owner occupied Mortgages only</i>	Y or N or Blank Y = Yes, one of the Borrowers who will reside in the Mortgaged Premises is a First-Time Homebuyer. N = No, none of the Borrowers who will reside in the Mortgaged Premises is a First-Time Homebuyer. Blank = First-Time Homebuyer does not apply to this transaction. (Investment Property, Second Home, or refinance transactions are not eligible to be considered First-Time Homebuyer transactions.)	This field must have a Y or N, if the Purpose of the Loan Code is 1(Purchase). The field must be left blank if the Purpose of the Loan Code is 2, 3, 4 or 5. <i>This data is mandatory, except for Notes originated prior to 1/1/93; however, the data should be delivered, if available for these Mortgages.</i> <i>Note: See Exhibit 1, Instructions for Completing the First-Time Homebuyer Indicator Field, for additional instructions on completing this field.</i>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Co-Borrower Race</b>	The race or national origin of the Co-Borrower. If there is more than one Co-Borrower, enter the data for the first Co-Borrower listed on the application.	Mandatory	<p>The valid <b>Co-Borrower Race</b> codes that corresponds to the race or national origin of the Co-Borrower are:</p> <p>1 = American Indian/Alaska Native                  2 = Asian                  3 = Black or African American                  4 = Native Hawaiian or other Pacific Islander                  5 = White                  6 = Information not provided by Co-Borrower in mail, Internet or telephone application                  7 = Not applicable (Use when the Co-Borrower is an entity rather than an individual)                  8 = No Co-Borrower</p> <p>Note: Up to five Co-Borrower Race codes may be selected</p>	<p><i>This data is mandatory, except for Notes originated prior to 1/1/93; however, the data should be delivered, if available for these Mortgages.</i></p> <p><i>If the Mortgage will be delivered on or after 1/1/2004 and the Mortgage application was completed prior to 1/1/2004, the following conversion rules apply:</i></p> <p><i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 1 (American Indian/Alaskan Native), deliver Race = 1 (American Indian/Alaska Native)</i></p> <p><i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 2 (Asian or Pacific Islander), deliver Race = 2 (Asian)</i></p> <p><i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 3 (Black [Not Hispanic]), deliver Race = 3 (Black or African American)</i></p> <p><i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 4 (Hispanic), deliver Race = 7 (Not Applicable)</i></p> <p><i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 5 (White [Not Hispanic]), deliver Race = 5 (White)</i></p> <p><i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 6 (Other), deliver Race = 7 (Not Applicable)</i></p> <p><i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 7 (Information not provided by Co-Borrower for an application received by mail or telephone), deliver Race = 6 (Information not provided by Co-Borrower in mail, Internet or telephone application)</i></p> <p><i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 8 (Not applicable), deliver Race = 7 (Not Applicable)</i></p>

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**Instructions for Completing the Report Format for Form 11**

Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Co-Borrower Ethnicity</b>	The ethnicity of the Co-Borrower.	Mandatory	The valid <b>Co-Borrower Ethnicity</b> codes that correspond to ethnicity of the Co-Borrower are: 1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = Information not provided by Co-Borrower in mail, Internet or telephone application 4 = Not Applicable (Use when the Co-Borrower is an entity rather than an individual) 5 = No Co-Borrower	<i>If the Mortgage will be delivered on or after 1/1/2004 and the Mortgage application was completed prior to 1/1/2004, the following conversion rules apply:</i> <i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 4 (Hispanic), deliver Ethnicity = 1 (Hispanic or Latino)</i> <i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 7 (Information not provided by Co-Borrower for an application received by mail or telephone), deliver Ethnicity = 3 (Information not provided by Co-Borrower in mail, Internet or telephone application)</i> <i>If the Co-Borrower's Race selection on the application dated prior to 1/1/2004 = 1,2,3,5,6 or 8 (American Indian or Alaskan Native, Asian or Pacific Islander, Black, White, Other or Not Applicable), deliver Ethnicity = 4 (Not Applicable)</i>
<b>Co-Borrower Gender</b>	The gender of the Co-Borrower. If there is more than one Co-Borrower, enter the data for the first Co-Borrower listed on the application.	Mandatory	The valid <b>Co-Borrower Gender</b> codes are: 1 = Male 2 = Female 3 = Information not provided by Co-Borrower in mail, Internet or telephone application. 4 = Not Applicable (Use when the Borrower is an entity rather than an individual, but not a Native American tribe or tribal organization) 5 = No Co-Borrower	<i>This data is mandatory, except for Notes originated prior to 1/1/93; however, the data should be delivered, if available for these Mortgages.</i>
<b>Co-Borrower Age</b>	The age of the Co-Borrower expressed in years. If there is more than one Co-Borrower, enter the data for the first Co-Borrower listed on the application.	Mandatory if more than one Borrower exists	The age of Co-Borrower, as listed on the loan application. <i>Note: This is a 2-digit field</i> 98 = Use when Co-Borrower does not provide an age on the application 99 = Use when Co-Borrower's age is 99 or older Blank = Use when not applicable (only to be used when there is no Co-Borrower)	<i>This data is mandatory, except for Notes originated prior to 1/1/93 and Mortgage applications taken after 1/1/04; however, the data should be delivered, if available for these Mortgages.</i>
<b>Co-Borrower Date of Birth</b>	The date of birth of the Co-Borrower.	Mandatory if more than one Borrower exists	The date of birth of the Co-Borrower, as listed on the Mortgage application.	<i>This data is mandatory for Mortgage applications completed on or after 1/1/2004.</i>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Number of Borrowers</b>	The total number of individuals who sign the Note. Individuals who sign the security instrument but not the Note are not considered Borrowers.	Mandatory	This is a 2-digit field	<i>This data is mandatory, except for Notes originated prior to 1/1/93; however, if available, the data should be delivered for these Mortgages.</i>
<b>Year Built</b>	The year the property was built.	Optional	Valid value for the <b>Year Built</b> is the full year. <i>For example, 1985</i>	<i>This data should be delivered, if available. The appraisal report should state the year built, if that information is available.</i>
<b>Monthly Housing Expense</b>	The monthly housing expense is the sum of the monthly charges on the Borrower's Primary Residence. See Section 37.15 for more details.	Mandatory	Whole Dollars only ( <i>round to the nearest dollar</i> )	<i>This data is mandatory, except for Notes originated prior to 1/1/93; however, the data should be delivered, if available for these Mortgages.</i>  Insert the monthly housing expense calculated using the Mortgage payment the Borrower is making at the time the Seller delivers the Mortgage to Freddie Mac.
<b>Number of Bedrooms (by unit)</b>	The total number of bedrooms in a 1-unit property or in each unit of a 2- to 4-unit property.	Mandatory for <i>investment properties and 2- to 4-unit properties</i>	The applicable number of units must be completed for either a 1-unit property or for each unit in a 2- to 4-unit property.	
<b>Gross Monthly Rent (by unit)</b>	This is the gross monthly rental income per unit as indicated on the signed lease(s) for the Property. If there is not active lease for a unit, or the Borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda.	Mandatory	The applicable number of units must be completed for either a 1-unit investment property or for each unit in a 2- to 4-unit property. If the 2- to 4-unit property is owner-occupied, enter a zero in any unit(s) Borrower(s) occupy.	
<b>Monthly Debt Payment</b>	The sum of the Borrower's monthly debt payments. See Section 37.16 for more details.	Mandatory	Whole Dollars only ( <i>round to the nearest dollar</i> )	See Section 37.16 for more information.  Insert the monthly debt payment calculated using the monthly housing expense determined using the Mortgage payment the Borrower is making at the time the Seller delivers the Mortgage to Freddie Mac.
<b>Monthly Income</b>	The total monthly income used to qualify the Borrower(s).	Mandatory	Whole Dollars only ( <i>round to the nearest dollar</i> )	

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**Instructions for Completing the Report Format for Form 11**

Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Special Characteristics Codes</b>	These codes provide additional information relating to the Mortgage.	<i>Mandatory for loans requiring the delivery of this information</i>	<p>There is space available for ten different SCCs.</p> <p>The valid <b>Special Characteristic Codes</b> are:</p> <p><b>For all loans:</b></p> <p>The following SCCs must be delivered for all loans:</p> <p style="padding-left: 20px;">Seller must identify the loan using one of the following SCCs:</p> <p style="padding-left: 40px;">018 = Retail Mortgage (not a Wholesale Home Mortgage)</p> <p style="padding-left: 40px;">211 = Correspondent Third Party Origination Mortgage (replaces 002)</p> <p style="padding-left: 40px;">212 = Mortgage Broker Third Party Origination Mortgage (replaces 002)</p> <p>Seller must identify the status of a property's flood insurance coverage by using one of the following SCCs:</p> <p style="padding-left: 20px;">170 = in Special Flood Hazard Area (SFHA) with flood insurance</p> <p style="padding-left: 20px;">185 = in SFHA without flood insurance</p> <p style="padding-left: 20px;">175 = out of SFHA with flood insurance</p> <p style="padding-left: 20px;">180 = out of SFHA without flood insurance</p>	<p><b>See Exhibit A, Special Characteristics Codes, of this form for a complete listing of SCCs.</b></p> <p>Please see Section 58.3 for flood zone determination and flood insurance requirements.</p> <p>Additional comments to help deliver the correct SCC for flood insurance:</p> <ul style="list-style-type: none"> <li>• <b>SCC 185</b> is used only if the community participates in the National Flood Insurance Program (NFIP), the dwelling is not covered by flood insurance and the Mortgage file contains a FEMA Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) effectively removing the dwelling from the SFHA.</li> <li>• <b>SCCs 175 and 180</b> may also be used if there is no NFIP map for the community where the property is located.</li> </ul>
<b>Loan Prospector Key Number (AUS)</b>	The unique number that Loan Prospector assigns to each loan processed through Loan Prospector.	<i>Mandatory for Mortgages processed through Loan Prospector</i>	Alphanumeric provided by Loan Prospector	Also known as Key Number or Loan Prospector (LP) AUS Key Number.
<b>Offering Code</b>	The codes used to identify specific mortgage purchase offerings.	<i>Mandatory for applicable programs</i>	Valid <b>Offering Code</b> values are: 210 = Alt 97®	For mortgage purchase offerings, see chapters: D33—Alt 97

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Secondary Financing Sources for secondary financing other than Affordable Seconds®</b>	Identifies the source of the secondary financing.	<i>Mandatory for Mortgages with secondary financing</i>	<p><b>All Mortgages with Secondary Financing, other than an Affordable Second</b></p> <p>The valid <b>Secondary Financing Sources</b> are:</p> <p>Blank = No secondary financing                  20 = HELOC                  30 = other secondary financing</p> <p>See below for source codes for Affordable Seconds.</p>	<p><b>All Mortgages with Secondary Financing, other than an Affordable Second</b></p> <p>If there is no secondary financing, leave this field blank. Seller may deliver up to two secondary financing sources.</p>
<b>Secondary Financing Sources for Affordable Seconds</b>	Identifies the source of the Affordable Second	<i>Mandatory for all AHI Mortgages and for Mortgages with an Affordable Second</i>	<p><b>All Affordable Housing Initiative Mortgages and Mortgages with Affordable Seconds</b></p> <p>The valid <b>Affordable Second Sources</b> are:</p> <p>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</p>	<p><b>Affordable Housing Initiative Mortgages and Mortgages with Affordable Seconds</b></p> <p>Affordable Seconds must be originated by an Agency which must be one of the following:</p> <ul style="list-style-type: none"> <li>■ A municipality which includes any duly authorized authority or agency of the federal, State, local, or municipal government</li> <li>■ A nonprofit community or religious organization, other than a credit union.</li> <li>■ The Borrower's employer, or</li> <li>■ A regional Federal Home Loan Bank under one of its affordable housing programs.</li> </ul> <p>Only Affordable Housing Initiative Mortgages may have an Affordable Second.</p> <p>This information is required only if the <b>Purpose Of Loan Code = 1</b> (purchase/owner-occupied).</p> <p>Seller may deliver up to two source codes for Affordable Seconds.</p> <p>Instructions for coding the source codes:</p> <ol style="list-style-type: none"> <li>1. Use source code 01 only if the originating lender is an Agency</li> <li>2. Use source code 02 only for FHLMB affordable housing programs</li> <li>3. Use source code 09 only if the property seller is a financial institution or nonprofit organization; if the property seller is a federal, state or local government program use source code 03, 04 or 05 respectively</li> <li>4. Use source code 10 if the source is a nonprofit organization and is not the property seller</li> </ol> <p>For AHI Mortgages, if there is no Affordable Second, use the <b>Secondary Financing Source 08</b>.</p>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<p><b>Secondary Financing Amounts</b></p>	<p>The dollar amount of the secondary financing attributable to the corresponding secondary financing code.</p>	<p>Mandatory for Mortgages with secondary Financing and all AHI Mortgages</p>	<p>Whole Dollars only (round to the nearest dollar)  <i>For example, for secondary financing that is not an Affordable Second, a Mortgage with one subordinate second loan that is not a HELOC in the amount of \$5000 and one HELOC with \$1000 disbursed at closing should be entered under the Secondary Financing Sources/Amounts fields as:</i>                      1: 20/1000 and 2: 30/5000                       If there are two subordinate loans from the same source (e.g., two HELOCs or two non-HELOCs) code the aggregate of the two loans in the appropriate sources/amounts field.   <i>For Affordable Seconds, a Mortgage with one second Mortgage funded by a Federal government program in the amount of \$2000 and one subordinate Mortgage funded by the Borrower's employer in the amount of \$2000 would be entered under the Secondary Financing Sources/Amounts fields as</i>                      1: 03/2000 and 2: 06/2000</p>	<p>When a <b>Secondary Financing Source</b> code of "20" is entered for a HELOC, enter the disbursed amount or used portion at closing, not the maximum credit loan amount. If no disbursements have occurred, enter zero.                       If there are more than two subordinate loans that are not Affordable Seconds, code the aggregate amount from each source.                       For example, a Mortgage with two HELOCs with \$1000 and \$1500, respectively, disbursed at closing, and with two second loans that are not HELOCs in the amount of \$5000 and \$3000, respectively, would be coded:                      1: 20/2500 and 2: 30/8000                       If there are more than two Affordable Seconds, code the source with the largest aggregate amount as the first subordinate loan. If all the remaining Affordable Seconds are from the same secondary financing source, code the aggregate of all other Affordable Seconds as from that source; otherwise code the aggregate of all remaining Affordable Seconds as secondary financing source code 10.                       For example, a Mortgage with the following subordinate loans would be coded: 1: 03/5000 and 2: 10/5000:</p> <ul style="list-style-type: none"> <li>■ \$5000 from a Federal Government program</li> <li>■ \$3000 from a nonprofit</li> <li>■ \$1000 from a religious institution</li> <li>■ \$1000 from an employer</li> </ul>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Down Payment Sources</b>	The source(s) of the Borrower's down payment, up to a maximum of four codes.	Mandatory for <i>AHI Mortgages only</i>	The valid <b>Down Payment Sources</b> are: 01 = gift from relative 02 = gifts or grants from a non-profit religious organization or non-profit community organization 03 = gifts or grants from a Federal government program 04 = gifts or grants from a State government program 05 = gifts or grants from a local government program 06 = gifts or grants from employer 07 = other Borrower cash or equity 08 = unsecured loan 10 = other 11 = [intentionally deleted] 12 = secondary financing	Up to a maximum of four codes.
<b>Down Payment Amounts</b>	The dollar amount of the Borrower's down payment attributable to the corresponding down payment source code.	Mandatory for <i>AHI Mortgages only</i>	Whole Dollars only ( <i>round to the nearest dollar</i> ) <i>For example, a Mortgage with two sources of down payment (gift from relative and Borrower's own funds), \$2000 each would be entered as:</i> 1: 01/2000 2: 07/2000	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Closing Costs Sources</b>	The source(s) for paying the Borrower's closing costs, up to a maximum of four codes.	Mandatory for <i>AHI Mortgages only</i>	The valid <b>Closing Cost Sources</b> are: 01 = gift from relative 02 = gifts or grants from a non-profit religious organization or non-profit community organization 03 = gifts or grants from a Federal government program 04 = gifts or grants from a State government program 05 = gifts or grants from a local government program 06 = gifts or grants from employer 07 = Borrower's own funds 08 = unsecured loan 09 = property seller contributions 10 = other 11 = premium funds 12 = secondary financing	<i>Up to a maximum of four codes.</i>
<b>Closing Costs Amounts</b>	The dollar amount of the closing costs attributable to the corresponding closing costs source code.	Mandatory for <i>AHI Mortgages only</i>	Whole Dollars only ( <i>round to the nearest dollar</i> ) <i>For example, a Mortgage with two sources of closing costs (gift from employer and Borrower's own funds), \$500 each would be entered as:</i> 1: 06/500 2: 07/500	
<b>Borrower Education Counseling Codes</b>	The applicable code for the administrator and the Format of the counseling program, up to a maximum of two codes, in blocks one and two.	Mandatory for <i>AHI</i>	The valid <b>Administrator codes</b> are: L = Lender (Freddie Mac Seller/Service) N = Non-profit organization P = Public or government agency O = Other X = Borrower education not required	<i>If Borrower did not participate in a counseling program leave blank.</i>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Borrower Education Format</b>	The applicable code for the Format of the counseling program, up to a maximum of two codes, in blocks one and two	Mandatory for <i>AHI Mortgages only</i>	The valid <b>Format codes</b> are: C = Classroom H = Home study I = Individual O = Other X = Borrower education not required <i>For example, if a Borrower participated in a counseling program offered by the lender in a classroom setting, enter in block 1: L/C.</i>	<i>If Borrower did not participate in a counseling program leave blank.</i>  Use code I = Individual for Internet (web-based) borrower homeownership education programs
<b>Borrower Mailing Address Different From the Property Address</b>	Indicates whether the Mailing Address is different from the Property Address.	Mandatory for <i>Mortgages sold through Servicing Released Sales Process</i>	Y or N Y = Yes, the Mailing Address is different from the Property Address N = No, the Mailing Address is not different from the Property Address	
<b>US Address</b>	Indicates whether the Mailing Address is located within the US.	Mandatory for <i>Mortgages sold through Servicing Released Sales Process</i>	Y or N Y = Yes, the Mailing Address is within the US N = No, the Mailing Address is not within the US	
<b>Street Address</b>	The Mailing Address of the Borrower.	Mandatory for <i>Mortgages sold through Servicing Released Sales Process if "Y" is entered in the Borrower Mailing Address Different from the Property Address field, and if "Y" is entered in the US Address field.</i>		

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>City/State/Zip</b>	The City, State and Zip code of the Mailing Address.	Mandatory for Mortgages sold through Servicing Released Sales Process if "Y" is entered in the Borrower Mailing Address Different from the Property Address field, and if "Y" is entered in the US Address field.		
<b>Escrow</b>	Indicates whether the Mortgage has monthly escrow amounts.	Mandatory for Mortgages sold through Servicing Released Sales Process	Y or N Y = Yes, the Mortgage has monthly escrow amounts N = No, the Mortgage does not have monthly escrow amounts	
<b>Property Taxes–State</b>	The monthly property tax for the State jurisdiction.	Mandatory for Mortgages sold through Servicing Released Sales Process if "Y" is entered in the Escrow field and this tax applies.	This amount should include dollars and cents.	
<b>Property Taxes–City</b>	The monthly property tax for the City jurisdiction.	Mandatory for Mortgages sold through Servicing Released Sales Process if "Y" is entered in the Escrow field and this tax applies.	This amount should include dollars and cents.	
<b>Property Taxes–County</b>	The monthly property tax for the County jurisdiction.	Mandatory for Mortgages sold through Servicing Released Sales Process if "Y" is entered in the Escrow field and this tax applies.	This amount should include dollars and cents.	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Property Taxes–Township</b>	The monthly property tax for the Township jurisdiction.	Mandatory for <i>Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this tax applies.</i>	This amount should include dollars and cents.	
<b>Property Taxes–Other Code</b>	Other jurisdiction types for monthly property taxes.	Mandatory for <i>Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and Other Property Taxes Amount field has a value.</i>	Valid Property Taxes Other Codes are: 01 = Borough 02 = School 03 = District 99 = Other	
<b>Property Taxes–Other\$</b>	The dollar amount of the Other Property Taxes attributable to the corresponding Property Taxes Other Code.	Mandatory for <i>Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this tax applies.</i>	This amount should include dollars and cents.	
<b>Monthly Insurance–Mortgage</b>	The monthly Mortgage Insurance.	Mandatory for <i>Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this insurance applies.</i>	This amount should include dollars and cents.	
<b>Monthly Insurance–Property</b>	The monthly Property Insurance.	Mandatory for <i>Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this insurance applies.</i>	This amount should include dollars and cents.	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Monthly Insurance–Flood</b>	The monthly Flood Insurance.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this insurance applies.	This amount should include dollars and cents.	
<b>Monthly Insurance–Earthquake</b>	The monthly Earthquake Insurance.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this insurance applies.	This amount should include dollars and cents.	
<b>Monthly Insurance–Other 1 Code</b>	Other types of monthly insurance.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and Other Monthly Insurance Amount has a value.	Valid Monthly Insurance Other Codes are: 21 = Storm Insurance (Hail, Wind, Rain) 22 = Insect/Infestation Insurance 23 = Leasehold (Ground Rent) 99 = Other	
<b>Monthly Insurance–Other1 \$</b>	The dollar amount of the Other Monthly Insurance attributable to the corresponding Monthly Insurance Other1 Code.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this insurance applies.	This amount should include dollars and cents.	
<b>Monthly Insurance–Other2 Code</b>	Other types of monthly insurance.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and Other Monthly Insurance Amount has a value.	Valid Monthly Insurance Other Codes are: 21 = Storm Insurance (Hail, Wind, Rain) 22 = Insect/Infestation Insurance 23 = Leasehold (Ground Rent) 99 = Other	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Monthly Insurance–Other2 \$</b>	The dollar amount of the Other Monthly Insurance attributable to the corresponding Monthly Insurance Other2 Code.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this insurance applies.	This amount should include dollars and cents.	
<b>Monthly Insurance–Other3 Code</b>	Other types of monthly insurance.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and Other Monthly Insurance Amount has a value.	Valid Monthly Insurance Other Codes are: 21 = Storm Insurance (Hail, Wind, Rain) 22 = Insect/Infestation Insurance 23 = Leasehold (Ground Rent) 99 = Other	
<b>Monthly Insurance–Other3 \$</b>	The dollar amount of the Other Monthly Insurance attributable to the corresponding Monthly Insurance Other3 Code.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field and this insurance applies.	This amount should include dollars and cents.	
<b>Other Funds Collected–Escrow Deposit</b>	Escrow balance on loan net of any escrow advances less aggregate adjustments.	Mandatory for Mortgages sold through Servicing Released Sales Process if “Y” is entered in the Escrow field.	This amount should include dollars and cents.	For Mortgages sold through Servicing Released Sales Process.
<b>Other Funds Collected–Buydown</b>	Current remaining Temporary Subsidy Buydown balance (e.g. the amount provided to subsidize the borrower’s interest rate on the loan for the remaining time during which the lower interest rate applies).	Optional	This amount should include dollars and cents.	For Mortgages sold through Servicing Released Sales Process. Mortgages with temporary subsidy buydowns are not eligible under the Servicing Released Sales Process.
<b>Other Funds Collected–Other1 Code</b>	Other types of funds due to the Servicer after funding for the Servicer to apply to the Borrower’s UPB.	Optional	Valid Other Funds Collected Other Codes are: 41 = Advanced PITI Payment 42 = Principal Curtailment 99 = Other	For Mortgages sold through Servicing Released Sales Process.

**Form 11**

Mortgage Submission Schedule

**Instructions for Completing the Report Format for Form 11**

Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Other Funds Collected-Other1 \$</b>	The dollar amount attributable to the corresponding Other Funds Collected Other1 Code.	Optional	This amount should include dollars and cents.	<i>For Mortgages sold through Servicing Released Sales Process.</i>
<b>Other Funds Collected-Other2 Code</b>	Other types of funds due to the Servicer after funding for the Servicer to apply to the Borrower's UPB.	Optional	Valid Other Funds Collected Other Codes are: 41 = Advanced PITI Payment 42 = Principal Curtailment 99 = Other	<i>For Mortgages sold through Servicing Released Sales Process.</i>
<b>Other Funds Collected-Other2 \$</b>	The dollar amount attributable to the corresponding Other Funds Collected Other2 Code.	Optional	This amount should include dollars and cents.	<i>For Mortgages sold through Servicing Released Sales Process.</i>
<b>Ref Code</b>	Codes used to identify Mortgages with certain characteristics. See valid values.	Mandatory <i>if applicable</i>	The valid Reference Codes are: 0003 = Seller-Owned Modified Mortgage 0004 = Freddie Mac-Owned Converted Mortgage 0005 = Seller-Owned Converted Mortgage 0007 = Freddie Mac-owned streamlined refinance Mortgage 0012 = Initial Interest Mortgage 0013 = Construction Conversion or Renovation Mortgages using Integrated or Modification Documentation	
<b>Associated FHLMC Loan #</b>	A Freddie Mac-supplied number assigned to the original Mortgage by the Seller/Servicer when the Mortgage was initially sold to Freddie Mac.	Mandatory <i>if applicable</i>	9-digit Freddie Mac provided number	For Freddie Mac-owned streamlined refinance Mortgages with SCC of 288. For Freddie Mac-Owned Converted Mortgages with Reference Code 0004.

**Form 11**

Mortgage Submission Schedule

**Instructions for Completing the Report Format for Form 11**

Field Name	Short Definition	Data Type	Valid Values	Data Comments
<b>Mod/Conv Date</b>	Date on which the modification documentation was effective.	Mandatory <i>if applicable</i>		<p>For Seller-Owned Modified Mortgages, the date the modification documentation was effective.</p> <p>For Seller-Owned Converted Mortgages, the date the conversion documentation was effective.</p> <p>For Freddie Mac-Owned Converted Mortgages, the Conversion Date of the Converted Mortgage.</p> <p>For Construction Conversion and Renovation Mortgages:</p> <ul style="list-style-type: none"> <li>• Using Integrated Documentation, the Due Date of the first principal and interest payment of the Permanent Financing.</li> <li>• Using Modification Documentation, the date on which the modification agreement was effective or if a new Note was used, the Note Date of the new Note.</li> </ul> <p>For Initial Interest Mortgages, the First Amortizing Payment Date—The date stated in the Initial Interest Note that is the Due Date of the first monthly amortizing principal and interest payment, determined by adding the number of months of the Interest Only Period to the Due Date of the first monthly payment stated in the Initial Interest Note.</p>

# Exhibit A

## Special Characteristics Codes

Additional codes must be provided or requirements must be met based on the Mortgage type, if applicable. Sellers should also review their Purchase Documents for additional special requirements, which may not appear in Form 11, Form 13SF, Chapter 17 or this exhibit.

### Special Characteristics Codes (SCC): Numerical Listing

Code	Code Description	Comments
003	Cash-out refinance Mortgage	In addition to SCC 003, Seller must deliver SCC 203 for a special purpose cash-out refinance Mortgage when cash was used by an owner to buy out the equity of a co-owner.  If the Loan Purpose Code field has a 2, 4 or 5, as applicable, Seller must enter an SCC of 003 (cash-out refinance) or 007 (no cash-out refinance). See Guide Chapter 24 for Special Eligibility Requirements for Refinance Mortgages.  For more information on cash-out refinance Mortgages, see Sections 17.18 and 24.6.
007	No cash-out refinance Mortgage	In addition to SCC 007:  <ul style="list-style-type: none"> <li>■ SCC 288 must be used for Freddie Mac-owned streamlined refinance Mortgages, or</li> <li>■ SCC D99 must be used for Freddie Mac-owned “no cash-out” refinance Mortgages with expanded loan-to-value (LTV)/total LTV (TLTV)/Home Equity Line of Credit TLTV (HTLTV)s</li> </ul> If the Loan Purpose Code field has a 2, 4, or 5, as applicable, Seller must enter an SCC of 003 (cash-out refinance) or 007 (no cash-out refinance). See Chapter 24 for Special Eligibility Requirements for Refinance Mortgages.  For more information on “no cash-out” refinance Mortgages, see Sections 17.18 and 24.5.
009	Mortgage with temporary subsidy buydown plan that extends 2 years or less and an effective interest rate that is not more than 2% below the Note Rate	For more information, see Sections 17.20, 25.4 and A34.5.
013	Fixed-rate relocation Mortgage	For more information on relocation Mortgages, see Sections 13.4(f) and 17.19.
014	Mortgage with temporary subsidy buydown plan that extends more than 2 years, but not more than 3 years, and an effective interest rate that is more than 2%, but not more than 3%, below the Note Rate	For more information, see Sections 17.20 and 25.4.
018	Retail Mortgage (not a Wholesale Home Mortgage)	This SCC is required when Seller does not deliver SCC 211 or 212. For more information on Retail Mortgages, see Section 17.3(b) and the Glossary.
019	Mortgage with Lender Paid mortgage insurance	For more information regarding Lender Paid mortgage insurance, see Sections 17.25 and 27.1.1(b).
071	Mortgage was originated under one of Freddie Mac’s special Affordable Housing Initiatives	For more information, see Section 17.13.1 and Chapter A34.
113	Prepayment Penalty Mortgage	For more information, see Section 17.12 and Chapter B33.
128	Section 184 Native American Mortgage, fee simple	For more information, see Sections 17.11 and 35.4.
130	Section 184 Native American Mortgage, allotted land	

Code	Code Description	Comments
140	Purchase transaction Home Possible® Mortgages where: <ul style="list-style-type: none"> <li>■ The income used to qualify the Borrower, converted to an annual basis, does not exceed 80% of the applicable area median income</li> <li>■ The property securing the Mortgage is located in a Hurricane Katrina/Hurricane Rita eligible Disaster Area</li> </ul>	Purchase transaction Home Possible Mortgages originated subject to the Hurricane Katrina/Hurricane Rita area median income exemption must have Note Dates on or before June 30, 2008 and must be delivered to Freddie Mac on or before September 30, 2008. For more information, see Sections 17.13.1 and A34.7(a).
170	Property in Special Flood Hazard Area (SFHA) with flood insurance	For more information, see Section 17.3(b) regarding delivery requirements and Section 58.3 for flood zone determination and flood insurance requirements.
175	Property out of SFHA with flood insurance	SCCs 175 and 180 may also be used if there is no National Flood Insurance Program (NFIP) map for the community where the property is located. For more information, see Section 17.3(b) regarding delivery requirements and Section 58.3 for flood zone determination and flood insurance requirements.
180	Property out of SFHA without flood insurance	
185	Property in an SFHA without flood insurance	SCC 185 is used only if the community participates in the NFIP, the dwelling is not covered by flood insurance and the Mortgage file contains a FEMA Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) effectively removing the dwelling from the SFHA. For more information, see Section 17.3(b) regarding delivery requirements and Section 58.3 for flood zone determination and flood insurance requirements.
203	Special purpose cash-out refinance Mortgage when cash was used by an owner to buy out the equity of a co-owner	For more information, see Sections 17.18 and 24.7.
206	Mortgage with temporary subsidy buydown plan that extends more than 2 years, but not more than 3 years, and an effective interest rate that is not more than 2% below the Note Rate	For more information, see Sections 17.20, 25.4 and A34.5.
207	Mortgage with temporary subsidy buydown plan that extends 2 years or less and an effective interest rate that is more than 2%, but not more than 3%, below the Note Rate	For more information, see Sections 17.20 and 25.4.
211	Correspondent Third Party Origination Mortgage	For more information, see Sections 17.3(b), 22.15 and the Glossary.
212	Broker Third Party Origination Mortgage	
218	Section 184 Native American Mortgage, tribal trust land	For more information, see Sections 17.11 and 35.4.
221	Texas Equity Section 50(a)(6) Mortgages	For more information, see Sections 17.18 and 24.8.
257	Mortgage secured by California condominium unit with partially pre-funded earthquake insurance deductibles and delivery fee is reduced	If a Mortgage secured by a California Condominium Unit is delivered to Freddie Mac without SCC 257, 259 or 261, the Seller will be assessed a 1% delivery fee. For more information, see Sections 17.22 and 42.12.
259	Mortgage secured by California condominium unit with adequately pre-funded earthquake insurance deductibles and delivery fee is waived	
261	Mortgage secured by California condominium unit where earthquake insurance is not necessary and delivery fee is waived	
288	Freddie Mac-owned streamlined refinance Mortgage	For SCC 288, provide the Associated Freddie Mac loan number (the 9-digit loan number of the existing Mortgage) and the applicable Reference Code. For more information, see Sections 17.18 and 24.4.
357	Property Inspection Alternative (PIA)	Loan Prospector Mortgage originated using the property inspection alternative. For more information, see Sections 17.34, 44.7 and 44.9.

<b>Code</b>	<b>Code Description</b>	<b>Comments</b>
532	Affordable Housing Initiative Mortgage that satisfies the minimum number of payment reference requirement using Noncredit Payment References	For more information, see Sections 17.13.1, A34.2, 37.7(a) and 37.11(c).
535	Mortgage where the TLTV ratio is greater than 100%	The only Mortgages with a TLTV ratio greater than 100% eligible for sale to Freddie Mac are Home Possible Mortgages secured by a 1-unit Primary Residence with a minimum 700 Indicator Score, FHA/VA Mortgages, Section 502 GRH Mortgages and Section 184 Native American Mortgages. For more information, see Sections 17.13.1 and A34.10.
547	Affordable Housing Initiative Mortgage using cash on hand as Borrower Funds or Borrower Personal Funds	For more information, see Sections 17.13.1, 26.6.3 and A34.2(b).
582	Mortgage with an RHS leveraged second	For more information, see Sections 17.15 and 35.3.
583	Mortgage with an Affordable Second	Affordable Seconds may be used only with Affordable Housing Initiative Mortgages. For more information on Mortgage with an Affordable Seconds, see Sections 17.13.1 and 25.1(g).
681 - 695	Mortgage with Financed Mortgage Insurance Premium	Seller must deliver an SCC 6+ (plus) the base LTV to represent the Base LTV ratio of the Mortgage. Valid Codes for Financed MI include: 681 through 695 For example, for an ARM with a 90% LTV ratio with financed MI, the Seller must enter a special characteristic code of "690" and the gross LTV ratio (which would be higher than 90%) through the LTV ratio field. For more information, see Sections 17.24 and 27.1.1(a).
903	Loan Prospector Mortgage delivered with Form 2070 (exterior-only inspection)	For more information, see Sections 17.34, 44.7 and 44.9.
904	Loan Prospector Mortgage delivered with FNMA Form 2075 as allowable substitute for Form 2070	
916	Mortgage where the Mortgaged Premises are completed after application	For more information, see Section 17.39.
921	Mortgage where Borrower uses a credit card, cash advance or unsecured line of credit to pay fees	For more information, see Sections 17.43, 26.2 and 26.6.4.
951	Single-wide Manufactured Home	If the Property Type Code field has a 4 (manufactured housing), then an SCC of either 951 or 952 must be delivered with that loan. For more information, see Section 17.33 and Chapter H33.
952	Multiwide Manufactured Home	
D25	Mortgages using Employer Assisted Homeownership Benefits as a source of funds	For more information, see Sections 17.42 and 26.6.2.
D49	Newly Built Home Mortgage site-built	For more information, see Section 17.38.1, Chapter K33 and the Glossary.
D50	Newly Built Home Mortgage Manufactured Home	
D51	Construction Conversion Mortgage site-built or Renovation Mortgage site-built	Renovation Mortgages must have both SCC D51 and SCC D69. For more information, see Section 17.38.1, Chapter K33 and the Glossary.
D52	Construction Conversion Mortgage Manufactured Home	For more information, see Section 17.38.1, Chapter K33 and the Glossary.
D69	Renovation Mortgage site-built	Renovation Mortgages must have both SCC D51 and SCC D69. For more information, see Section 17.38.1, Chapter K33 and the Glossary.

<b>Code</b>	<b>Code Description</b>	<b>Comments</b>
D99	Freddie Mac-owned "no cash-out" refinance w/ Expanded LTV/TLTV/HTLTVs	For more information see Sections 17.18 and 24.5.
G00	Home Possible <sup>®</sup> 97 Mortgage	Other SCCs that may be applicable to Home Possible Mortgages are 140 (Borrower's income does not exceed 80% of area median income (AMI) or property is located in a Hurricane Katrina/Hurricane Rita Eligible Disaster Area), 532 (Noncredit Payment References), 535 (TLTV ratio greater than 100%), 547 (Cash on hand), 582 (RHS Leveraged Second) and 583 (Affordable Second). For more information, see Section 17.13.1 and Chapter A34. Effective <b>March 1, 2009</b> , Home Possible 100 and Home Possible Neighborhood Solution 100 Mortgages are ineligible for sale to Freddie Mac.
G01	Home Possible Neighborhood Solution <sup>®</sup> 97 Mortgage	
G02	Home Possible 100 Mortgage	
G03	Home Possible Neighborhood Solution 100 Mortgage	
G18	Home Possible Mortgage with an Affordable Second entered into Loan Prospector in the Total Gift Fund field	For more information, see Sections 17.13.1 and A34.8(a).
G20	Home Possible 3% Cash Mortgage	For more information, see Section 17.13.1 and Chapter A34.
G21	Home Possible Neighborhood Solution 3% Cash Mortgage	
H09	Condominiums with PERS Approval	Condominium Unit in Condominium Project approved through the Fannie Mae Project Eligibility Review Service (PERS) process. For more information, see Sections 42.9(a) and 42.13.
H10	Streamlined Condo Review Allowed for Established Projects	Condominium evaluated using the streamlined review process. For more information, see Sections 42.4 and .42.13.

## SCCs: Topic Listing

Code Description	Code	Comments
<b>Standard SCCs (applicable SCC must be delivered for all loans)</b>		
Retail Mortgage (not a Wholesale Home Mortgage)	018	This SCC is required when Seller does not deliver SCC 211 or 212. For more information on Retail Mortgages, see Section 17.3(b) and the Glossary.
Property in an SFHA with flood insurance	170	For more information, see Section 17.3(b) regarding delivery requirements and Section 58.3 for flood zone determination and flood insurance requirements.
Property out of SFHA with flood insurance	175	SCCs 175 and 180 may also be used if there is no National Flood Insurance Program (NFIP) map for the community where the property is located. For more information, see Section 17.3(b) regarding delivery requirements and Section 58.3 for flood zone determination and flood insurance requirements.
Property out of SFHA without flood insurance	180	
Property in an SFHA without flood insurance	185	SCC 185 is used only if the community participates in the NFIP, the dwelling is not covered by flood insurance and the Mortgage file contains a FEMA Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) effectively removing the dwelling from the SFHA. For more information, see Section 17.3(b) regarding delivery requirements and Section 58.3 for flood zone determination and flood insurance requirements.
Correspondent Third Party Origination Mortgage	211	For more information, see Sections 17.3(b), 22.15 and the Glossary.
Broker Third Party Origination Mortgage	212	
<b>Affordable Housing Initiatives</b>		
Mortgage was originated under one of Freddie Mac's special Affordable Housing Initiatives	071	For more information, see Section 17.13.1 and Chapter A34.
Section 184 Native American Mortgage, fee simple	128	For more information, see Sections 17.11 and 35.4.
Section 184 Native American Mortgage, allotted land	130	
Purchase transaction Home Possible Mortgages where: <ul style="list-style-type: none"> <li>■ The income used to qualify the Borrower, converted to an annual basis, does not exceed 80% of the applicable area median income</li> <li>■ The property securing the Mortgage is located in a Hurricane Katrina/Hurricane Rita eligible Disaster Area</li> </ul>	140	Purchase transaction Home Possible Mortgages originated subject to the Hurricane Katrina/Hurricane Rita area median income exemption must have Note Dates on or before June 30, 2008 and must be delivered to Freddie Mac on or before September 30, 2008. For more information, see Sections 17.13.1 and A34.7(a).
Section 184 Native American Mortgage, tribal trust land	218	For more information, see Sections 17.11 and 35.4.
Affordable Housing Initiative Mortgage that satisfies the minimum number of payment reference requirement using Noncredit Payment References	532	For more information, see Sections 17.13.1, A34.2, 37.7(a) and 37.11(c).
Mortgage where the TLTV ratio is greater than 100%	535	The only Mortgages with a TLTV ratio greater than 100% eligible for sale to Freddie Mac are Home Possible Mortgages secured by a 1-unit Primary Residence with a minimum 700 Indicator Score, FHA/VA Mortgages, Section 502 GRH Mortgages and Section 184 Native American Mortgages. For more information, see Sections 17.13.1 and A34.10.
Affordable Housing Initiative Mortgage using cash on hand as Borrower Funds or Borrower Personal Funds	547	For more information, see Sections 17.13.1, 26.6.3 and A34.2(b).
Mortgage with an RHS leveraged second	582	For more information, see Sections 17.15 and 35.3.

Code Description	Code	Comments
Mortgage with an Affordable Second	583	Affordable Seconds may be used only with Affordable Housing Initiative Mortgages. For more information on Mortgage with an Affordable Seconds, see Sections 17.13.1 and 25.1(g).
Mortgages using Employer Assisted Homeownership Benefits as a source of funds	D25	For more information, see Sections 17.42 and 26.6.2.
Home Possible 97 Mortgage	G00	Other SCCs that may be applicable to Home Possible Mortgages are 140 (Borrower's income does not exceed 80% of area median income (AMI) or property is located in a Hurricane Katrina/Hurricane Rita Eligible Disaster Area), 532 (Noncredit Payment References), 535 (TLTV ratio greater than 100%), 547 (Cash on hand), 582 (RHS Leveraged Second) and 583 (Affordable Second). For more information, see Section 17.13.1 and Chapter A34. Effective <b>March 1, 2009</b> , Home Possible 100 and Home Possible Neighborhood Solution 100 Mortgages are ineligible for sale to Freddie Mac.
Home Possible Neighborhood Solution 97 Mortgage	G01	
Home Possible 100 Mortgage	G02	
Home Possible Neighborhood Solution 100 Mortgage	G03	
Home Possible Mortgage with an Affordable Second entered into Loan Prospector in the Total Gift Fund field	G18	
Home Possible 3% Cash Mortgage	G20	For more information, see Section 17.13.1 and Chapter A34.
Home Possible Neighborhood Solution 3% Cash Mortgage	G21	
<b>Collateral Assessment</b>		
PIA	357	Loan Prospector Mortgage originated using the property inspection alternative. For more information, see Sections 17.34, 44.7 and 44.9.
Loan Prospector Mortgage delivered with Form 2070 (exterior-only inspection)	903	For more information, see Sections 17.34, 44.7 and 44.9.
Loan Prospector Mortgage delivered with FNMA Form 2075 as allowable substitute for Form 2070	904	
<b>Condominium Unit Mortgages</b>		
Condominiums with PERS Approval	H09	Condominium Unit in Condominium Project approved through the Fannie Mae PERS process. For more information, see Sections 42.9(a) and 42.13.
Streamlined Condo Review Allowed for Established Projects	H10	Condominium evaluated using the streamlined review process. For more information, see Sections 42.4 and 42.13.
<b>California Earthquake</b>		
Mortgage secured by California condominium unit with partially pre-funded earthquake insurance deductibles and delivery fee is reduced	257	If a Mortgage secured by a California Condominium Unit is delivered to Freddie Mac without SCC 257, 259 or 261, the Seller will be assessed a 1% delivery fee. For more information, see Sections 17.22 and 42.12.
Mortgage secured by California condominium unit with adequately pre-funded earthquake insurance deductibles and delivery fee is waived	259	
Mortgage secured by California condominium unit where earthquake insurance is not necessary and delivery fee is waived	261	
<b>Manufactured Homes</b>		
Single-wide Manufactured Home	951	If the Property Type Code field has a 4 (manufactured housing), then an SCC of either 951 or 952 must be delivered with that loan. For more information, see Section 17.33 and Chapter H33.
Multwide Manufactured Home	952	
Newly Built Home Mortgage Manufactured Home	D50	
Construction Conversion Mortgage Manufactured Home	D52	

<b>Code Description</b>	<b>Code</b>	<b>Comments</b>
<b>Mortgage Insurance</b>		
Mortgage with Lender Paid mortgage insurance	019	For more information regarding Lender Paid mortgage insurance, see Sections 17.25 and 27.1.1(b).
Mortgage with Financed Mortgage Insurance Premium	681 - 695	Seller must deliver an SCC 6+ (plus) the base LTV to represent the Base LTV ratio of the Mortgage. Valid Codes for Financed MI include: 681 through 695 For example, for an ARM with a 90% LTV ratio with financed MI, the Seller must enter a special characteristic code of "690" and the gross LTV ratio (which would be higher than 90%) through the LTV ratio field. For more information, see Sections 17.24 and 27.1.1(a).
<b>Mortgages for Newly Constructed Homes</b>		
Mortgage where the Mortgaged Premises are completed after application	916	For more information, see Section 17.39.
Newly Built Home Mortgage site-built	D49	For more information, see Section 17.38.1, Chapter K33 and the Glossary.
Newly Built Home Mortgage Manufactured Home	D50	
Construction Conversion Mortgage site-built or Renovation Mortgage site-built	D51	Renovation Mortgages must have both SCC D51 and SCC D69. For more information, see Section 17.38.1, Chapter K33 and the Glossary.
Construction Conversion Mortgage Manufactured Home	D52	For more information, see Section 17.38.1, Chapter K33 and the Glossary.
Renovation Mortgage site-built	D69	Renovation Mortgages must have both SCC D51 and SCC D69. For more information, see Section 17.38.1, Chapter K33 and the Glossary.
<b>Mortgages with Buydowns</b>		
Mortgage with temporary subsidy buydown plan that extends 2 years or less and an effective interest rate that is not more than 2% below the Note Rate	009	For more information, see Sections 17.20, 25.4 and A34.5.
Mortgage with temporary subsidy buydown plan that extends more than 2 years, but not more than 3 years, and an effective interest rate that is more than 2%, but not more than 3%, below the Note Rate	014	For more information, see Sections 17.20 and 25.4.
Mortgage with temporary subsidy buydown plan that extends more than 2 years, but not more than 3 years, and an effective interest rate that is not more than 2% below the Note Rate	206	For more information, see Sections 17.20, 25.4 and A34.5.
Mortgage with temporary subsidy buydown plan that extends 2 years or less and an effective interest rate that is more than 2%, but not more than 3%, below the Note Rate	207	For more information, see Sections 17.20 and 25.4.

Code Description	Code	Comments
<b>Refinance Mortgages</b>		
Cash-out refinance Mortgage	003	<p>In addition to SCC 003, Seller must deliver SCC 203 for a special purpose cash-out refinance Mortgage when cash was used by an owner to buy out the equity of a co-owner.</p> <p>If the Loan Purpose Code field has a 2, 4 or 5, as applicable, Seller must enter an SCC of 003 (cash-out refinance) or 007 (no cash-out refinance). See Guide Chapter 24 for Special Eligibility Requirements for Refinance Mortgages.</p> <p>For more information on cash-out refinance Mortgages, see Sections 17.18 and 24.6.</p>
No cash-out refinance Mortgage	007	<p>In addition to SCC 007:</p> <ul style="list-style-type: none"> <li>■ SCC 288 must be used for Freddie Mac-owned streamlined refinance Mortgages, or</li> <li>■ SCC D99 must be used for Freddie Mac-owned “no cash-out” refinance Mortgages with expanded LTV/TLTV/HTLTVs</li> </ul> <p>If the Loan Purpose Code field has a 2, 4, or 5, as applicable, Seller must enter an SCC of 003 (cash-out refinance) or 007 (no cash-out refinance). See Chapter 24 for Special Eligibility Requirements for Refinance Mortgages.</p> <p>For more information on “no cash-out” refinance Mortgages, see Sections 17.18 and 24.5.</p>
Texas Equity Section 50(a)(6) Mortgages	221	For more information, see Sections 17.18 and 24.8.
Freddie Mac-owned streamlined refinance Mortgage	288	<p>For SCC 288, provide the Associated Freddie Mac loan number (the 9-digit loan number of the existing Mortgage) and the applicable Reference Code.</p> <p>For more information, see Sections 17.18 and 24.4.</p>
Freddie Mac-owned “no cash-out” refinance w/ Expanded LTV/TLTV/HTLTVs	D99	For more information see Sections 17.18 and 24.5.