



Form 13SF

Mortgage Submission Voucher

FORM 13SF FORMAT – ARM GPM LOAN DETAIL:

FHLMC LOAN #:	SELLER/SERVICER #:	CONTRACT #:	CONTROL #: (Freddie Mac Use only)
SS LOAN #:	MIN#:	DATE OF NOTE:	ORIGINAL LOAN AMT:
ORIGINAL INTEREST RATE:	ORIG. MONTHLY P&I PMT:	DATE OF FIRST P&I PMT:	MATURITY DATE:
CURRENT UPB:	INT PAID TO DATE:	GRADUATED PMT (Y/N):	YEARLY PMT INCR (FOR GPM LOANS):
<u>COMPLETE IF ARM:</u>	LOL FLOOR:		
MORTGAGE MARGIN:	NEXT RATE ADJUSTMENT DATE:		NEXT PAYMENT ADJUSTMENT DATE:
PERIODIC INTEREST RATE CAP (Y/N):	RATE CAP PERCENT:	LIFE OF LOAN RATE CAP (Y/N):	LIFE OF LOAN MAX RATE %:
IS INTEREST RATE ROUNDED (Y/N):	PERCENT ROUNDED:		
PAYMENT CAP (Y/N):	PAYMENT CAP %:	PAYMENT CAP (OPT/MAN):	IS ARM CONVERTIBLE (Y/N):
INDEX SOURCE CODE:	INDEX LOOKBACK DAYS:	FIRST RATE ADJUSTMENT MIN RATE:	
FIRST RATE ADJUSTMENT MAX RATE:			
<u>COMPLETE THE FOLLOWING FIELDS IF THE ARM HAS ADJUSTED AT LEAST ONCE:</u>			
DATE OF FIRST RATE ADJUSTMENT:			
CURRENT INTEREST RATE:	CURRENT P&I PAYMENT:	NET NEGATIVE AMORTIZATION AMOUNT:	
<u>COMPLETE THE FOLLOWING LOAN INFORMATION FOR ALL MORTGAGES:</u>			
BORROWER NAME:	CO-BORROWER NAME:	PURPOSE OF LOAN CODE:	LOAN FEATURE CODE:
PROPERTY TYPE CODE:	PROPERTY ADDRESS:		
PROPERTY CITY:	PROPERTY STATE:	PROPERTY ZIP CODE:	NUMBER OF DWELLING UNITS:
PURCHASE PRICE:	AMOUNT OF OTHER FINANCING:		TOTAL APPRAISED VALUE:
BORROWER SOCIAL SECURITY #:	CO-BORROWER SOCIAL SECURITY #:		REDUCED DOCUMENTATION (Y/N):
MI CERTIFICATE:	MI CODE:		MI LOSS COVERAGE %:
CSV:	CST:		
CONDO/PUD NAME:			CONDO/PUD PROJECT TYPE:
HOEPA STATUS:	RATE SPREAD:		
REF CODE:	ASSOC FHLMC LOAN #:	MOD/CONV DATE:	

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FORM 13SF FORMAT - ARM/GPM LOAN DETAIL (PAGE 2):

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:					
PURCHASE PRICE:					APPRAISED VALUE:					
SPECIAL CHARACTERISTICS CODES (SCC):		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:	/					

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Freddie Mac Loan Number	A Freddie Mac supplied number assigned to the Mortgage by the Seller/Servicer.	Mandatory	9-digit Freddie Mac provided number	
Seller/Servicer #	A unique identification number that Freddie Mac assigns to each Seller/Servicer.	Mandatory	6-digit number	When using MIDANET® for the PC, this information is entered when signing into the application and automatically populates each loan within that delivery.
Seller/Servicer Loan Number	The unique identification number assigned by Seller to the Mortgage.	Optional		
Contract Number	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.
Mortgage Identification Number (MIN)	The unique number assigned to each loan registered on the Mortgage Electronic Registration System (MERS).	Mandatory <i>for MERS loans only</i>		

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Date of Note	The original Note Date.	Mandatory		<p>For Seller-Owned Modified Mortgages <u>and Mortgages with curtailments made by the Borrower</u>, the Date of Note 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"> • Using Integrated Documentation, the Date of Note must be the original Note Date of the integrated Interim Construction Financing and Permanent Financing documentation. • Using Separate Documentation, the Date of Note must be the Note Date of the Permanent Financing documentation. • Using Modification Documentation, the Date of Note must be the original Note Date of the Interim Construction Financing documentation. <p>For Energy Conservation Mortgages the Date of Note must equal the date of Mortgage funding and not the anticipated date of final disbursement of the Escrow Funds.</p>
Original Loan Amount	The original principal amount of the loan as indicated on the Note or the loan amount at the time of Note modification.	Mandatory	Whole Dollars only <i>(omit the cents)</i>	<p><u>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.</u></p> <p>For Seller-Owned Modified Mortgages, the loan amount as of the modification date.</p> <p>For Construction Conversion Mortgages and Renovation Mortgages, the loan amount of the Permanent Financing.</p> <p><u>For Mortgages with curtailments made by the Borrower, the original principal amount of the loan as indicated on the Note, not the curtailed amount.</u></p> <p><u>For Mortgages with future advances made before the Delivery Date, the consolidated principal amount.</u></p> <p><u>For Financed Permanent Buydown Mortgages, the original principal amount stated in the Note plus the amount needed to finance discount points paid to the lender.</u></p>

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

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Maturity Date	The date of the final monthly P&I payment, as indicated on the Note.	Mandatory		For Mortgages with capitalized balances, <u>the actual recomputed maturity date based on the actual principal and interest payment currently applicable.</u> 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. For Seller-Owned Modified Mortgages, the maturity date of the Note after modification. <u>For Mortgages with curtailments made by the Borrower (other than Initial Interest Mortgages), the date of the final monthly P&I payment disregarding the effect of any curtailment.</u>
Current UPB	The <u>scheduled</u> unpaid principal balance of the Mortgage <u>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.</u>	Mandatory	This amount should include dollar and cents	<u>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.</u> <u>For Initial Interest Mortgages with curtailments made by the Borrower, the UPB of the Mortgage in the month of funding reduced for curtailments applied.</u>
Interest Paid to Date	The <u>Due Date</u> of the most recent monthly P&I Payment made by the Borrower <u>as of the Settlement Date.</u>	Mandatory		<u>For Initial Interest Mortgages, the Due Date of the most recently paid monthly interest only payment as of the Settlement Date.</u> Refer to Sections 17.4(c) and 17.5(c) for additional information regarding the "interest paid to" date.
Graduated Payment	A type of flexible-payment Mortgage where the payments increase for a specified period of time and then level off.	Not Applicable		
Yearly Payment Increase	The amount of the yearly payment increase, as expressed as a percentage amount, as indicated on the Note.	Not Applicable		
Mortgage Margin	The percentage added to the index value to determine the new interest rate on each adjustment date. The mortgage margin is indicated on the Note.	Mandatory	The margin rate should be entered to three decimal places <i>For example, 1.5% should be entered as 1.500</i>	
Next Rate Adjustment Date	The date of the next interest rate change date scheduled to occur after the Delivery Date.	Mandatory		For unadjusted ARMs, this should be the initial rate adjustment date. See Section 30.2(c) for more detailed information. See Section 17.8 for more detailed ARM information.

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Next Payment Adjustment Date	The date of the next payment change date scheduled to occur after the Delivery Date.	Mandatory		This date must be one month following the next interest change date. See Section 30.2(d) for more detailed information.
Periodic Interest Rate Cap	Indicates whether the Mortgage has a periodic interest rate cap.	Mandatory	Y or N Y = Yes, the Mortgage has a periodic cap N = No, the Mortgage does not have a periodic cap	
Rate Cap Percent	The maximum percentage rate that the Mortgage can adjust within the adjustment period, as indicated on the Note.	Mandatory	The rate cap percent should be entered to three decimal places <i>For example, 2% should be entered as 02.000</i>	If "Y" is entered in the Periodic Interest Rate Cap field, you must enter the periodic interest rate cap percentage.
Life of Loan Rate Cap	Indicates whether a Mortgage has a life of loan interest rate cap (also known as the loan ceiling).	Mandatory	Y or N Y = Yes, the Mortgage has a life of loan rate cap N = No, the Mortgage does not have a life of loan rate cap	
Life of Loan Max Rate %	The maximum interest rate over the life of the Mortgage, as indicated on the Note.	Mandatory	The life of loan rate max % should be entered to three decimal places <i>For example, 9% should be entered as 09.000</i>	
Life of Loan Floor (LOL Floor)	The Minimum Gross Coupon Rate, that is, the minimum rate to which the interest rate may decrease over the life of the Mortgage as specified in the Note.	Mandatory <i>for loans with a Life of Loan Floor Only</i> See Data Comments	The life of loan floor rate (minimum) should be entered to three decimal places <i>For example, 6.5% should be entered as 6.500</i> If the LOL Floor is equal to the Mortgage Margin, leave this field blank.	Unless otherwise provided in the Purchase Documents, Mortgages with Life of Loan Floors are not eligible for sale to Freddie Mac.
Interest Rate Rounded Indicator	Indicates whether the interest rate will be rounded. For all Freddie Mac ARM programs, this flag should be set to Y (Yes)	Mandatory	Y = interest rate rounded to .00125% at time of adjustment	
Percent Rounded	The percent that the interest rate will be rounded to on each interest rate adjustment date. This should be set to .125% for all Freddie Mac ARM programs.	Mandatory	The interest rate rounding should be set to 00125; the import format should be 12500.	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Payment Cap	Indicates whether the Mortgage is a payment capped ARM.	Mandatory	Y or N Y = Yes, the Mortgage is a payment capped ARM—not eligible for sale to Freddie Mac under the Guide N = No, the Mortgage is not a payment capped ARM	This field should be set to “N”.
Payment Cap %	The percentage of the payment cap, as indicated on the Note.	Not Applicable		
Payment Cap Option	Indicates whether the Payment Cap was mandatory or optional.	Not Applicable		
ARM Convertible	Indicates whether the ARM has a feature that allows the loan to convert to a fixed rate.	Mandatory	Y or N Y = Yes, the Mortgage is a convertible ARM N = No, the Mortgage is not a convertible ARM	
Date of First Rate Adjustment	The initial interest rate change date, as indicated on the Note.	Mandatory <i>for ARMs which have adjusted at least once</i>	Valid Date	
Current Interest Rate	The current interest rate as of the last interest change date.	Mandatory <i>for ARMs which have adjusted at least once</i>	The current interest rate should be entered to three decimal places <i>For example, 7.5% should be entered as 7.500</i>	
Current P&I Payment	The monthly P&I payment as of the last interest change date (excluding taxes and any insurance).	Mandatory <i>for ARMs which have adjusted at least once</i>	This amount should include dollar and cents.	
Net Negative Amortization Amount	Negative amortization is the amount by which the monthly interest calculated at the note rate exceeds the Borrower’s scheduled monthly interest payment to the Servicer.	Mandatory <i>for Payment Capped ARMs with Negative Amortization</i>	This amount should include dollar and cents.	
Borrower Name	The name of the Borrower who is obligated to repay the note secured by the property.	Mandatory	Enter the 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>	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Co-Borrower Name	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 the 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>	
Purpose of Loan Code	Describes how the loan proceeds will be used.	Mandatory	The valid Purpose of Loan Codes are: 1 = Purchase (owner-occupied) 2 = Refinance (owner-occupied) 3 = Purchase (investment property) 4 = Second Home 5 = Refinance (investment property)	Special Note: For a refinance Mortgage (loan purpose codes 2, 4, and 5) you must designate whether the loan was a cash-out or no cash-out refinance in the SCC fields. One of the SCC fields should be entered with a: 003 = cash-out refinance 007 = no cash-out refinance (Further refinance mortgage delivery instructions can be found in Chapter 17.) See Section K33.6 for instructions on when a Construction Conversion or Renovation Mortgage is a refinance transaction.
Loan Feature Code	Describes features associated with a Mortgage.	Mandatory <i>for loans with the additional Mortgage features listed</i>	The valid Loan Feature Codes are: blank = No Feature R = Premium Financing funded buydown plan on purchase transaction Mortgages B = Buydown Plan S = Shared Equity Plan X = Shared Equity/Buydown Plan <u>K = Capitalized Mortgage</u>	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Property Type Code	The type of property secured by the Mortgage.	Mandatory	The valid Property Type Codes 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. <u>For property that may be coded in more than one category, code in the following priority:</u> <u>A. Code manufactured housing (code 4) over all other code values (condominium/cooperatives, leasehold, PUD, 1-4 family fee simple).</u> <u>B. Code condominium/cooperative (code 1) over all other code values except manufactured housing.</u> <u>C. Code leasehold (code 2) over PUD and 1-4 family fee simple.</u> <u>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.</u> <u>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.</u>
Property Address	The address of the property.	Mandatory		
City	The city where the property is located.	Mandatory		
State	The state where the property is located.	Mandatory	The abbreviation used must be the U.S. Postal Service State abbreviation.	
Zip Code	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>	
Number of Dwelling Units	The number of dwelling units in the property.	Mandatory	For Freddie Mac's Single Family program, the valid number of units is 1-4. Use 1, 2, 3 or 4 in this field indicating the number of units.	

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Purchase Price	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).
Amount of Other Financing	The original loan amount of any subordinate financing secured by the property.	Not Applicable		
Total Appraised Value	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.
Borrower Social Security Number	The social security number of the Borrower.	Mandatory	Valid 9-digit social security number	
Co-Borrower Social Security Number	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	
Reduced Documentation	Indicates whether the loan was underwritten using reduced documentation.	Not Applicable		

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
MI Certificate	The certificate number of the mortgage insurance policy covering the property.	Mandatory <i>for loans over 80% LTV, or as otherwise specified</i>		If the MI CODE is 89, 97 , or left intentionally blank for the government guaranteed programs, then this field should also be left blank.
MI Code	The code that identifies the Freddie Mac-approved mortgage insurer that is insuring the Mortgage, or the governmental insurance coverage.	Mandatory <i>for conventional Mortgages over 80% LTV, and certain government guaranteed programs</i>	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	
MI Loss %	The percentage of loss coverage that the mortgage insurance company is providing for the insured conventional Mortgage.	Mandatory <i>for conventional Mortgages over 80% LTV</i>	The percentage loss field is 3-digits. <i>For example, 20% coverage should be entered as 020</i>	If the MI CODE is 89, 97 , or left intentionally blank .
Credit Score Value (CSV)	The numeric value of the Indicator Score. See Section 37.5 for more details.	Mandatory <i>for Non-Loan Prospector Mortgages</i>	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
Credit Score Type (CST)	The method used to select the Indicator Score entered into the CSV field. (See Section 37.5).	Mandatory for Mortgages not processed through Loan Prospector	The Credit Score Type (CST) , 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 into 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.
Condo/PUD Name	The legal name of the Condominium Project.	Mandatory for Property Type 1 (condominiums)	Alphanumeric field	You are not required to deliver the PUD name.
Condo/PUD Project Type	The classification of the Condominium Project. See Chapter 42 for more details.	Mandatory for Property Type 1 (condominiums) only	The valid Condo Project Type 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.
HOEPA Status	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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Rate Spread	The spread between the annual percentage rate (APR) on a Mortgage and the rate on Treasury securities with comparable maturity periods.	Mandatory for Mortgages where rate spread is $\geq 3\%$ for first liens. See Data Comments.	The Rate Spread should be entered to two decimal places. For example, 3.5% should be entered as 3.50.	Report Rate Spread only if Rate Spread must be calculated and reported pursuant to HMDA. Sellers should deliver to Freddie Mac the same Rate Spread that they deliver pursuant to HMDA.
Borrower Race	The race or national origin of the Borrower.	Mandatory	<p>The valid Borrower Race 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 = 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
Borrower Ethnicity	The ethnicity of the Borrower.	Mandatory	The valid Borrower Ethnicity 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:</i> <i>If the 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 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)</i> <i>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>
Borrower Gender	The gender of the Borrower.	Mandatory	The valid Borrower Gender codes are: 1 = Male 2 = Female 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 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>
Borrower Age	The age of the Borrower expressed in years.	Mandatory	The age of the 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>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Borrower Date of Birth	The date of birth of the Borrower.	Mandatory	The date of birth of the Borrower, as listed on the Mortgage application.	<i>This date is mandatory for Mortgage applications completed on or after 1/1/2004.</i>
First-Time Homebuyer	Indicates whether the Borrower is a First-Time Homebuyer.	Mandatory for purchase, owner occupied Mortgages only)	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> Note: See Exhibit 1, Instructions for Completing the First-Time Homebuyer Indicator Field, for additional instructions on completing this field.

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Co-Borrower Race	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 Co-Borrower Race codes that correspond 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 13SF

Field Name	Short Definition	Data Type	Valid Values	Data Comments
Co-Borrower Ethnicity	The ethnicity of the Co-Borrower.	Mandatory	The valid Co-Borrower Ethnicity 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>
Co-Borrower Gender	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 Co-Borrower Gender 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>
Co-Borrower Age	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.	Optional	The age of the Borrower, as listed on the loan application. Note: This is a 2-digit field 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>

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Instructions for Completing the Report Format for Form 13SF

Field Name	Short Definition	Data Type	Valid Values	Data Comments
Co-Borrower Date of Birth	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>
Number of Borrowers	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>
Year Built	The year the property was built.	Optional	Valid value for the Year Built 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>
Monthly Housing Expense	The monthly housing expense is the sum of the monthly charges on the Borrower's Personal 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.
Number of Bedrooms (by unit)	The total number of bedrooms in a 1-unit property or in each unit of a 2- to 4-unit property.	Mandatory for investment properties and 2- to 4-unit properties	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.	<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>
Gross Monthly Rent (by unit)	This is the gross monthly rental income per unit from the actual signed lease(s) for the property. If there is no active lease for a unit, or the Borrower rents the unit to a family member who pays no rent, 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) the Borrower(s) occupy.	<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>
Monthly Debt Payment	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>)	<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 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.
Monthly Income	The total monthly income used to qualify the Borrower(s).	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>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Special Characteristics Codes	These codes provide additional information relating to the Mortgages.	<i>Mandatory for loans requiring the delivery of this information</i>	<p>There is space allowed for ten different SCC fields.</p> <p>The valid Special Characteristic Codes are:</p> <p>For all loans:</p> <p>The following SCCs must be delivered for all loans.</p> <p>Seller must identify the loan using one of the following SCCs:</p> <p>018 = Retail Mortgage (not a Wholesale Home Mortgage)</p> <p>211 = Correspondent Third Party Origination Mortgage (replaces 002)</p> <p>212 = Mortgage Broker Third Party Origination Mortgage (replaces 002)</p> <p>Seller must identify the status of the property's flood insurance coverage by using one of the following SCCs:</p> <p>170 = in Special Flood Hazard Area (SFHA) with flood insurance</p> <p>185 = in SFHA without flood insurance</p> <p>175 = out of SFHA with flood insurance</p> <p>180 = out of SFHA without flood insurance</p>	<p>See Exhibit A, Special Characteristics Codes, of this form for a complete listing of SCCs.</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"> • SCC 185 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. • SCCs 175 and 180 may also be used if there is no NFIP map for the community where the property is located.
Loan Prospector Key Number (AUS)	The unique number that Loan Prospector assigns to each loan that is 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.

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Offering Code	The codes used to identify specific Mortgage purchase offerings.	Mandatory for applicable programs		
Secondary Financing Sources, for secondary financing other than Affordable Seconds®	Identifies the source of the secondary financing.	Mandatory for Mortgages with secondary financing	<p>All Mortgages with Secondary Financing, other than Affordable Seconds</p> <p>The valid Secondary Financing Sources are:</p> <p>Blank = No secondary financing</p> <p>20 = HELOC</p> <p>30 = other secondary financing</p> <p>See below for source codes for Affordable Seconds.</p>	<p>All Mortgages with Secondary Financing, other than Affordable Seconds</p> <p>If there is no secondary financing, leave this field blank.</p> <p>Seller may deliver up to two secondary financing sources.</p>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
<p>Secondary Financing Sources for Affordable Seconds</p>	<p>Identifies the source of the secondary financing.</p>	<p>Mandatory for all AHI Mortgages and for Mortgages with an Affordable Second</p>	<p>Affordable Housing Initiative Mortgages and Mortgages with Affordable Seconds</p> <p>The valid Secondary Financing Sources 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>Affordable Housing Initiative Mortgages and Mortgages with Affordable Seconds</p> <p>Affordable Seconds must be originated by an Agency which must be one of the following:</p> <ul style="list-style-type: none"> ■ A municipality which includes any duly authorized authority or agency of the federal, State, local, or municipal government ■ A nonprofit community or religious organization, other than a credit union. ■ The Borrower's employer, or ■ A regional Federal Home Loan Bank under one of its affordable housing programs. <p>Only Affordable Housing Initiative Mortgages may have an Affordable Second.</p> <p>This information is required only if the Purpose Of Loan Code = 1 (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"> 1. Use source code 01 only if the originating lender is an Agency 2. Use source code 02 only for FHLB affordable housing programs 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 4. Use source code 10 if the source is a nonprofit organization and is not the property seller <p>For AHI Mortgages, if there is no Affordable Second, use the Secondary Financing Source 08.</p>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Secondary Financing Amounts	The dollar amount of secondary financing attributable to the corresponding secondary financing code, rounded to the nearest dollar.	Mandatory for Mortgages with secondary Financing and all AHI Mortgages	<p>Whole Dollars only (round to the nearest dollar)</p> <p><u>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:</u></p> <p>1: 20/1000 and 2: 30/5000</p> <p><u>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.</u></p> <p><u>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</u></p> <p>1: 03/2000 and 2: 06/2000</p>	<p>When a Secondary Financing Source 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.</p> <p><u>If there are more than two subordinate loans that are not Affordable Seconds, code the aggregate amount from each source.</u></p> <p><u>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:</u></p> <p>1: 20/2500 and 2: 30/8000</p> <p><u>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.</u></p> <p><u>For example, a Mortgage with the following subordinate loans would be coded: 1: 03/5000 and 2: 10/5000:</u></p> <ul style="list-style-type: none"> ■ <u>\$5000 from a Federal Government program</u> ■ <u>\$3000 from a nonprofit</u> ■ <u>\$1000 from a religious institution</u> ■ <u>\$1000 from an employer</u>

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Down Payment Sources	The source(s) for the Borrower's down payment, up to a maximum of four codes.	Mandatory for <i>AHI Mortgages only</i>	The valid Down Payment Sources 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	<i>Up to a maximum of four codes.</i>
Down Payment Amounts	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
Closing Costs Sources	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 Closing Cost Sources 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 contribution 10 = other 11 = premium funds 12 = secondary financing	<i>Up to a maximum of four codes.</i>
Closing Costs Amounts	The dollar amount of the closing costs attributable to the corresponding closing costs source code, rounded to the nearest dollar.	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	
Borrower Education Counseling Codes	The applicable code for the administrator 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 Administrator codes are: L = Lender (Freddie Mac Seller/Servicer) N = Non-profit organization P = Public or government agency O = Other X = Borrower education not required	<i>If the 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
Borrower Education Format	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 Format codes are: C = Classroom H = Home study I = Individual O = Other X = Borrower education not required <i>For example, a Borrower participated in a counseling program offered by the lender in a classroom setting.</i> Enter in block 1: L/C.	<i>If the Borrower did not participate in a counseling program leave blank.</i> Use code I = Individual for Internet (web-based) borrower homeownership education programs
Ref Code	Code used to identify Mortgages with certain characteristics. See Valid Values.	Mandatory if <i>applicable</i>	The valid Reference Codes are: 0003 = Seller-Owned Modified Mortgage 0007 = Freddie Mac-owned streamlined refinance Mortgage 0012 = Initial Interest Mortgage 0013 = Construction Conversion or Renovation Mortgages using Integrated or Modification Documentation	
Associated FHLMC Loan#	A Freddie Mac supplied number assigned to the original Mortgage by the Seller/Serviceer when the Mortgage was initially sold to Freddie Mac.	Mandatory if <i>applicable</i>	9-digit Freddie Mac provided number	For Freddie Mac-owned streamlined refinance Mortgages with SCC of 288.

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Field Name	Short Definition	Data Type	Valid Values	Data Comments
Mod/Conv Date	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"> Using Integrated Documentation, the Due Date of the first principal and interest payment of the Permanent Financing. 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. <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 interest only payment stated in the Initial Interest Note.</p>
Index Lookback Days	The number of days between the Interest Change Date and the date the value of the index is determined.	Mandatory	<p>Enter the number of days preceding the Interest Change Date.</p> <p>Enter 25 if the Lookback is the 1st Business Day of the month immediately preceding the month in which the Change Date occurs.</p>	
Index Source Code	The code used by Freddie Mac to identify the Index used to determine the new rate of interest at each Interest Change Date.	Mandatory	See Exhibit 30 for listing of valid Index codes and descriptions.	
First Rate Adjustment Min Rate	The minimum interest rate at the first Interest Change Date.	Mandatory		Enter zero if first Interest Change Date occurs before Delivery Date.
First Rate Adjustment Max Rate	The maximum interest rate at the first Interest Change Date.	Mandatory		Enter zero if first Interest Change Date occurs before Delivery Date.

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"> ■ SCC 288 must be used for Freddie Mac-owned streamlined refinance Mortgages, or ■ SCC 289 must be used for all other streamlined refinance Mortgages. ■ 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 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"> ■ The income used to qualify the Borrower, converted to an annual basis, does not exceed 80% of the applicable area median income ■ The property securing the Mortgage is located in a Hurricane Katrina/Hurricane Rita eligible Disaster Area 	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.
289	Streamlined refinance Mortgage other than Freddie Mac-owned streamlined refinance Mortgage	For more information, see Sections 17.18 and 24.3.

Code	Code Description	Comments
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.
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.

Code	Code Description	Comments
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® 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 March 1, 2009 , Home Possible 100 and Home Possible Neighborhood Solution 100 Mortgages are ineligible for sale to Freddie Mac.
G01	Home Possible Neighborhood Solution® 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	
<u>H09</u>	<u>Condominiums with PERS Approval</u>	<u>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.</u>
<u>H10</u>	<u>Streamlined Condo Review Allowed for Established Projects</u>	<u>Condominium evaluated using the streamlined review process. For more information, see Sections 42.4 and 42.13.</u>

SCCs: Topic Listing

Code Description	Code	Comments
Standard SCCs (applicable SCC must be delivered for all loans)		
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	
Affordable Housing Initiatives		
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"> ■ The income used to qualify the Borrower, converted to an annual basis, does not exceed 80% of the applicable area median income ■ The property securing the Mortgage is located in a Hurricane Katrina/Hurricane Rita eligible Disaster Area 	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 March 1, 2009 , 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	
Collateral Assessment		
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	
Condominium Unit Mortgages		
<u>Condominiums with PERS Approval</u>	<u>H09</u>	<u>Condominium Unit in Condominium Project approved through the Fannie Mae PERS process. For more information, see Sections 42.9(a) and 42.13.</u>
<u>Streamlined Condo Review Allowed for Established Projects</u>	<u>H10</u>	<u>Condominium evaluated using the streamlined review process. For more information, see Sections 42.4 and 42.13.</u>
California Earthquake		
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	
Manufactured Homes		
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.
Multiwide Manufactured Home	952	
Newly Built Home Mortgage Manufactured Home	D50	
Construction Conversion Mortgage Manufactured Home	D52	

Code Description	Code	Comments
Mortgage Insurance		
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	<p>Seller must deliver an SCC 6+ (plus) the base LTV to represent the Base LTV ratio of the Mortgage.</p> <p>Valid Codes for Financed MI include: 681 through 695</p> <p>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.</p> <p>For more information, see Sections 17.24 and 27.1.1(a).</p>
Mortgages for Newly Constructed Homes		
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 <i>or</i> 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.
Mortgages with Buydowns		
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
Refinance Mortgages		
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"> ■ SCC 288 must be used for Freddie Mac-owned streamlined refinance Mortgages, or ■ SCC 289 must be used for all other streamlined refinance Mortgages. ■ SCC D99 must be used for Freddie Mac-owned “no cash-out” refinance Mortgages with expanded LTV/TLTV/HTLTVs <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>
Streamlined refinance Mortgage other than Freddie Mac-owned streamlined refinance Mortgage	289	For more information, see Sections 17.18 and 24.3.
Freddie Mac-owned “no cash-out” refinance w/ Expanded LTV/TLTV/HTLTVs	D99	For more information see Sections 17.18 and 24.5.