

Bulk Data Requirements - Seller Instructions

Purpose The Submit your loan population to Freddie Mac’s Collateral Analyst Team (CAT) for analysis. This document provides file layouts and codes for selected fields. Our preferred format is an Excel Spreadsheet containing the fields listed below with descriptive column headings.

- ❖ Submit through our secured website:
<https://www.freddiemac.com/portfoliodata/index.do>

Go to Portfolio Loan Data Submission and select Submit your portfolio loan data. Please utilize the comments section to provide deal specifics and your contact information.

CAT Contacts If you have a question, please contact a member of the Collateral Analytics Team:

Kevin Long	(571) 382-3231
Twyla Jacobsen	(571) 382-3838
Donna Peoples	(703) 903-3322

You may also email us at cat@freddiemac.com.

- **Please include names and phone numbers for your data contacts.**
- **Include column name descriptions where needed.**
- **Include code translations for any seller-unique data elements such as property type, purpose code, occupancy, documentation codes, ARM index codes, etc.**

<u>FIELD NAME</u>	<u>SAMPLE DESCRIPTION</u>
Loan Number (LOANNO)	Uniquely identify each loan
Property Type Code (PROP)	SF = Single Family 2f = Two Family 3f = Three Family 4f = Four Family PU = PUD CO = Condo CHT = Condo Hotel CM = Commercial TH = Townhouse COOP = Cooperative MANU = Manufactured Housing MF = Multifamily (Greater than 4 units)
Owner Occupied Code (OCC)	OOC = Owner Occupied 2HM = Second Home INV = Investor
Purpose Code (PURP)	PUR = Purchase REFI = Rate and term refinance COR = Cash Out Refinance or Debt Consolidation Cash Out Refi
Construction to Perm Flag (CNST)	Y or N Construction conversion or renovation. We can purchase mortgages once within the permanent financing phase.
Number of Units (UNITS)	Number of Units

FIELD NAME	SAMPLE DESCRIPTION
Seller Product Type (PRODSLR)	Please specify product type at time of origination: -Fixed Rate Loan-15, 20, or 30 Year -ARM - Please specify fixed and adjustment period (i.e., 1/1, 3/1, 3/3, 5/1, 5/5, 7/1, or 10/1ARM.) -Bi-weekly 15 or 30 year fixed rate Please note: Freddie Mac does not purchase balloon mortgages, Interest Only products or negative amortization, payment-capped option ARMs.
Loan Type (LOANTYPE)	Specify if Conventional, FHA or VA loan
MI Flag (MIFLAG)	Y or N
MI Code (MICODE)	Mortgage insurer company name or number
MI Coverage Percentage (MICVG)	Percentage of mortgage insurance coverage on the loan.
Loan Origination Date (NOTEDT)	MM/DD/YYYY
First Payment date (FRSTPAY)	MM/DD/YYYY *Note: For loans that have been modified, please include the first payment date after the modification
Maturity Date (LASTPAY)	MM/DD/YYYY
Original Rate (ORATE)	Note Rate at time of origination.
Original Principal and Interest (OPANDI)	Principal and interest payment at time of origination
Interest Paid to Date (PDTHRU)	MM/DD/YYYY
Original Term (OTERM)	Original term of the loan in months. (Number of months between the first payment due date and the maturity date).
Amortization Term (AMTERM)	Amortization term of the loan in months.
Original Loan to Value Ratio (OLTV)	Original balance divided by the lesser of Purchase price or Appraised value.
Total or Combined Loan to Value Ratio (TLTV)	Original Balance + Secondary/Other Financing \$ amount divided by the lesser of Purchase price or Appraised Value. *Note – Please include secondary financing information even if the financing occurred subsequent to the origination of the first lien
Current Interest Rate (CURRATE)	Current Interest Rate
Original Loan Balance (OBAL)	Original loan amount. Note: Modified mortgages, this is the original note amount before the modification.
Current Loan Balance (CURBAL)	Current unpaid principal balance
Current Monthly Principal and Interest (PANDI)	Principal and interest payment, please do not include taxes, insurance or home owner's association fees
Number Times 30 or More Days Delinquent (DELQ30)	Number of times at least 30 days delinquent in the past 12 months.
Borrower Count (NUMBORR)	Number of Borrowers on the mortgage note 1, 2, 3, 4, 5 and up (i.e., 1=Primary borrower only, 2=Primary borrower with co-borrower)
Borrower Name (FNAME1 & LNAME1)	Please separate First Name and Last Name to individual fields.
Borrower SSN (SSN1)	Primary Borrower's Social Security Number
Co-borrower Name (FNAME2 & LNAME2)	Please separate Co-borrower First Name and Last Name to individual fields.
Co-borrower SSN (SSN2)	Co-Borrower Social Security Number
Address (ADDRESS)	Street address of property
City (CITY)	City of property
State (STATE)	State (USPS abbreviation) of property
Zip Code (ZIP)	Zip code of property (5 digits)
Total Monthly Income (INCOME)	The gross monthly income of the borrower or combined if there is a co-borrower used to qualify the loan.
Total Debt Ratio (DTI)	Total monthly debt expense / total monthly income.

FIELD NAME	SAMPLE DESCRIPTION
Appraised Value (APPRVAL)	Original property appraised value
Sales Price/Purchase Price (PURCHPRICE)	Original purchase price
Appraisal Type (APPRTYPE)	Appraisal used. (i.e., Full, URAR, Drive By, AVM)
Prepayment Penalty Flag (PPFLAG)	Was loan originated as Prepayment Penalty Mortgage – Y or N? Please note: Freddie Mac will only purchase loans with expired prepayment penalties.
Documentation Indicator (DOCCLR)	Full documentation, Stated Income/Verified Assets (SIVA), Stated Income/Stated Assets (SISA), No Ratio (NINA), or No documentation (NONE)
Origination Channel (CHANNEL)	Origination Source (i.e., Retail, Wholesale, Broker or Correspondent.)
Servicer (SERVICER)	Name of current Servicer
Originator (ORIGINATOR)	Name of institution that originated the loan.
Borrower #1 Self Employment flag (SELFEMP)	Y or N
Borrower #2 Self Employment flag (SELFEMP2)	Y or N
Lender Paid MI Flag (LPMIFLAG)	Y or N
Lender Paid MI Fee (LPMIFEE)	Lender Paid MI monthly fee (e.g., 0.730)
Servicing fee (SFEE)	Servicing fee (i.e. .250, .375) For ARMs: Servicing fee during the fixed period
AUS Type (AUSTYPE)	Automated Underwriting System utilized at origination LP, DU, Manual, or other Seller Specific AUS
FICO Score for Primary Borrower (SLREQX1)	Credit score used to qualify the loan for the primary borrower.
FICO Score for Co-Borrower (SLREQX2)	Credit score used to qualify the loan for the co-borrower.
Relocation Flag (RELO)	Y or N. Is loan part of a relocation program?
Interest Method (INTMET)	Monthly or Simple interest
Interest Only Flag (IOFlag)	Indicates loan is an initial interest or interest only product, please provide IO term if applicable for any interest only mortgage.
Modifications:	
Modification Effective Date (MODDT)	MM/DD/YYYY – date loan modified if applicable
Modification Reason (MODRSN)	Reason loan modified – modified for rate, workout, curtailment and recast payment
Modification Balance (MODBAL)	Unpaid Principal Balance as of modification used to calculate the new payment information.
Fields for ARM loans only:	
Index Code (INDEXSLR)	ARM index code. (i.e., 1-year weekly treasury (CMT), 3-year weekly treasury, 1 Year MTA, 6 Month LIBOR) Please provide definitions with the data file.
Margin (MARGIN)	Gross mortgage margin
First Rate Change Date (FRSTADJDT)	First Interest Rate Change Date – MM/YY
Next Interest Rate Change Date (NXTRATEADJ)	Next Interest Rate Change Date – MM/YY
Interest Rate Adjustment Frequency (ADJFREQ)	Interest Rate adjustment frequency in months (i.e., 12, 36, 60)
Initial Periodic Rate Cap (INITIALCAP)	Provide the initial periodic rate cap. (I.e., 5.00% cap at the initial interest change date) If the increase amount of the rate cap is different than the decrease rate, please provide both attributes separately.

<u>FIELD NAME</u>	<u>SAMPLE DESCRIPTION</u>
Periodic Rate Cap (PERCAP)	Periodic rate cap at the subsequent scheduled interest change date. (i.e., 2.000, 1.000) The maximum allowable increment by which ARM rate can increase. If the increase amount of the rate cap is different than the decrease rate, please provide both attributes separately.
Lifetime Maximum Interest Rate (CEILING)	Gross Lifetime Ceiling rate for the mortgage (i.e., 12.000%)
Lifetime Rate Floor (FLOOR)	Minimum note rate allowed for life of loan
Lookback Period (LOOKBCKSLR)	Number of days preceding the next rate change date. Used to determine the value of the index to be used in calculating the new interest rate (i.e., 45 days)
ARM Convertibility Code (CVTBL)	Y or N