



Bulk Data Requirements - Seller Instructions

Purpose

The purpose of this document is to provide you with instructions on how to submit bulk portfolios to Freddie Mac's Portfolio Analysis Group (PAG) for analysis. The document guide was designed as a reference containing valuable information about file layouts and valid codes for selected fields. Failure to submit data as requested may result in delays in processing your data. Our preferred format is:

- ❖ Excel Spreadsheet, containing the fields listed on the attached pages with descriptive column headings.

Our secured website is the *preferred* method for data transmission and can be found at <http://www.freddiemac.com/sell/secmktg/portfolio.html>

Go to Portfolio Loan Data Submission and select Submit your portfolio loan data. If you have any questions please contact a PAG analyst or email PAG at the address below.

OR

Via Email: To protect the privacy of the borrower information provided on your file, Password protect and use WINZIP before submitting through email. *Please send the password in a separate email than the data file.* The Freddie Mac firewall accepts encrypted files only to pag@freddiemac.com. Please do not copy any other address on the e-mail, else the transmission will be delayed.

PAG Contacts

If you have a question, please contact a PAG analyst.

Analysts:

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IMPORTANT INFORMATION

- Please see the attached list of required fields. **Shaded fields** are mandatory fields. If mandatory fields are missing the data file will be returned. Re-submissions are required to be in the same format as the originally submitted file with missing fields appended to end of the file. We cannot accept partial resubmissions of data.
- Include names and phone numbers for all data contacts.
- Include column name descriptions where necessary direction needed.
- Include a code translate sheet for any seller-unique data elements such as property type, purpose code, occupancy, documentation codes, ARM index codes, etc.

FIELD NAME	SAMPLE DESCRIPTION
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 = Condotel (Condo Hotel) CM = Commercial TH = Town House COOP = Coop 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 = No Cash Out Refinance COR = Cash Out Refinance CNST = Construction Permanent REHI = Home Improvement Refinance COR = Debt Consolidation Cash Out Refi
Number of Units (UNITS)	Number of Units
Seller Product Type (PRODSLRL)	Identify the following: -Fixed Rate Loan-15, 20, 30 YR -ARM, please specify origination product. Please specify fixed and adjustmer period (ie: 1/1, 3/1, 3/6, 7/1, or 10/6 year ARM.) -Bi-weekly 15 or 30 yr fixed -Balloon, ie: 5,7 yr, 40 amortization due in 30 yrs. - Interest Only products, Simple Interest Product, Negam Feature - Specify if FHV/VA loan Please specify product type at time of origination.
Lien Position (SECFLAG)	Specify if loan is a first mortgage or second mortgage.
MI Flag (MIFLAG)	Y or N
MI Code (MICODE)	000 – No MI 001 – GE 005 – CMG 006 – MGIC 009 – California Housing Loan Ins. Fund 010 – MI Fund of Mass HFA 011 – PMI 012 – UGIC 013 – RMIC 016 – HGIC 017 -- Radian 021 – Florida HFA 024 – Triad 089 – Farmers Home (FMHA) 099 – Other MI Company 100 – Unknown
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
Modified Date (MODDT)	MM/DD/YYYY – date loan modified; use update mod terms for these loans

FIELD NAME	SAMPLE DESCRIPTION
Modified Date (MODDT)	MM/DD/YYYY – date the loan was modified; use updated mod terms for these loans.
Modification Reason (MODRSN)	Reason loan modified – modified rate, workout, curtailment and recast payment
Modification Balance (MODBAL)	Unpaid Pricing Balance as of modification used to calculate the new payment information.
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 subsequent to the origination of the first lien
Current Interest Rate (CURRATE)	Current Interest Rate
Fully Indexed Rate (FULINDXRT)	The fully indexed rate, computed by using the loan's margin and the appropriate index at the date of the loan's origination.
Original Loan Balance (OBAL)	Original loan amount. Note: for modified loans this should STILL be original loan balance. A new field is needed for UPB balance at the time of modification.
Current Loan Balance (CURBAL)	Current unpaid principal balance
Current Monthly Principal and Interest (PANDI)	Principal and interest only, please do not include taxes or insurance
Number Times 30 or More Days Delinquent (DELQ30)	Number of times at least 30 days delinquent in the past 12 months.
Number Times 60 or More Days Delinquent (DELQ60)	Number of times at least 60 days delinquent in the past 12 months.
Number Times 90 or More Days Delinquent (DELQ90)	Number of times at least 90 days delinquent in the past 12 months.
Borrower Count (NUMBORR)	Number of Borrowers on loan 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)	Borrower 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 / total monthly income.
Appraised Value (APPRVAL)	Original property appraised value
Sales Price/Purchase Price (PURCHPRICE)	Original purchase price
Appraisal Type (APPRTYPE)	Appraisal used. (ie: URAR, Drive By, AVM) MANDATORY for Subprime

<u>FIELD NAME</u>	<u>SAMPLE DESCRIPTION</u>
Prepayment Penalty Flag (PPFLAG)	Was loan originated as Prepayment Penalty Mortgage – Y or N? (Even if it has expired still =Y)
Prepayment Penalty Period (PPTERM)	Prepayment lockout period in months. (i.e: 24, 36, 60)
Prepayment Penalty Hard/Soft Flag (PPTYPE)	Hard or Soft Flag for Prepayment Penalty Loans
Documentation Indicator (DOCSLR)	Full documentation, Stated Income/Verified Assets (SIVA), Stated Income/Stated Assets (SISA), No Ratio (NINA), Business Bank Statements, Personal Bank Statements
Origination Channel (CHANNEL)	Origination Source ie: Retail or Wholesale/Correspondent.
Servicer (SERVICER)	Name of current Servicer
Originator (ORIGINATOR)	Name of institution that originated the loan.
Self Employment Flag (SELFEMP1 or SELFEMP2 for coborrower)	Y or N for a self-employed borrower MANDATORY for Subprime
Interest Only Flag (IOFLAG)	Y or N
Interest Only Term (IOTERM)	The Interest Only term in number of months
Lender Paid MI Flag (LPMIFLAG)	Y or N
Lender Paid MI Fee (LPMIFEE)	Lender Paid MI monthly fee (eg: .730)
Servicing fee (SFEE)	Servicing fee (i.e. .250, .375) For ARMs: Servicing fee of the fixed period
Servicing fee tail (SFEE2)	For ARMs: Servicing fee once adjusted to the ARM phase.
FICO Score for loans seasoned <120 days (SLREQX1 and SLREQX2 for coborrower)	Credit score used to qualify the loan.
Relocation Flag (RELO)	Y or N. Is loan part of a relocation program?

<u>Subprime Fields Only</u>	<u>SAMPLE DESCRIPTION</u>
Previous Mortgage Lates (DELQ30PRE) (DELQ60PRE) (DELQ90PRE)	Number of late payments on the previous mortgage (not subject mortgage). Please split out the counter into 3 fields # times 30 days late # times 60 days late # times 90 days late
Residual Income Amount (RESINCOME)	Amount of gross income left after debts have been removed
Cash Out Amount (CASHOUTAMT)	Cash in hand to borrower(s)
Non-Occupant Co-borrower (NONOCCBORR)	Y/N, Indicate Y if one or more co-borrower is a non-occupant
Bankruptcy/Foreclosure Flag (BFFLAG)	Indicate 'B' or 'F' for applicable loans
Bankruptcy Date	Indicate date of dismissal
Prepayment Penalty Assessment (PPDESC)	Description of how penalty assessed is determined. (i.e.:# of months interest, percentage of UPB.)

<u>Fields for ARM loans only:</u>	
Index Code (INDEXSLR)	ARM index code. (i.e., 1-year weekly treasury, 3-year weekly treasury, 1 Year MTA, 6 Month LIBOR) Provide definitions with data file.
Margin (MARGIN)	Gross mortgage margin
Original Interest Rate (ORATE)	Original Note Rate – Mandatory if already adjusted
First Rate Change Date (FRSTADJDT)	First Interest Rate Change Date – MM/YY
Next Interest Rate Change Date (NXTRATEADJ)	Next Interest Rate Change Date
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 different between up or down please provide separately.
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 different between up or down please provide separately.
Lifetime Maximum Interest Rate (CEILING)	Lifetime Ceiling rate for the mortgage - Mandatory PC/Cash Path Only
Lifetime Rate Floor (FLOOR)	Minimum coupon for the mortgage
Lookback Period (LOOKBCKSLR)	Number of days preceding change date used to determine index value used in calculating the interest rate (i.e., 45 days) – Mandatory PC /Cash Path Only
ARM Convertibility Code (CVTBL)	Y or N - Mandatory PC/Cash Path Only

Additional Fields for MTA/Option ARMs only:	
Option ARM Category (PAYOPTION)	1 -Pay Capped ARMs 2 - Hybrid Option ARMs 3 - Interest Only Hybrid Option ARMs 4 - Hybrid Option ARM using % of fully Amortizing Payment 99 - Other – please describe
Intro Rate Flag (TEASERFLAG)	Y or N
Periodic Payment Cap Percentage (PAYCAP)	Provide the payment cap if applicable (i.e., 7.5%)
First Payment Change Date (FRSTPAYADJ)	First Payment Change Date
Next Payment Change Date (NXTPAYADJ)	Next Payment Change Date
Initial Teaser Term (TEASERTERM)	The fixed period in months for the teaser rate period.
Initial Fixed Payment Term (INITFPAYPD)	The fixed period in months between the first payment due date and the first payment adjustment date.
Current Accrual Rate	Rate used to determine the Fully Amortizing P&I Payment.
Teaser Rate or Minimum Payment Rate (TEASERRATE or MINPAYCALC)	Rate used to calculate minimum payment. If the minimum payment is derived as a % of fully amortizing payment, calculate the implied rate
Full amortizing P&I payment (FULAMPANDI)	Fully amortized Principal and Interest payment using current accrual rate.
Minimum Payment Amount (MINPAYAMT)	The amount paid when exercising the minimum payment option.
% of Fully Amortizing Payment	For loans where minimum payment is derived as a % of fully amortizing payment.
Negam Limit (NEGAMLIMIT)	A number amount that the loan is allowed to negatively amortize (110 or 115). If the loan is \$100,000 and the negam limit is 115 - the most the loan balance can be is \$115,000
Negam Balance (NEGAMBAL)	A dollar amount that the loan has negatively amortized since origination.
Recast Term (PAYCAPREC)	The frequency, in months, with which the payment on the loan can be reset to an unlimited amount. (i.e. – when the negam limit is reached)
Current Amortized LTV (CURAMLTV)	Current Amortized LTV of the loan
Scheduled Amortized Current LTV	Scheduled Amortized Current LTV at time of delivery
Scheduled Balance (SCHBAL)	Scheduled Unpaid Principal Balance at time of delivery
Next Interest Rate (COUPNXTRES)	Interest Rate at next change.