

Freddie Mac Technical Specifications for the POST PURCHASE DATA CORRECTION UTILITY (Effective January 1, 2004)

Please Read These Instructions

This document is to help developers create a default import file for the MIDANET[®] Post Purchase Data Correction Utility. You may have made modifications to this file and/or created custom imports that are not reflected in this document.

The tables below include all changes to the existing HMDAGSE format that will be required for data corrections made on and after January 1, 2004 and the new AMINUSTX format.

The expanded **HMDAGSE** format provides space for:

- AUS Key
- CSV
- CST
- Borrower & CoBorrower Name
- Borrower & CoBorrower SSN
- Race Fields Expanded
- Borrower & CoBorrower Ethnicity
- Borrower & CoBorrower Date of Birth
- HOEPA
- Rate Spread
- The display of four additional special characteristic code (“SCC”) fields in anticipation of future changes to the delivery record. The effective date for delivering more than six SCCs has not yet been determined. We will communicate the implementation date to you once it becomes available.
- Twelve new SCCs (6 for adding SCCs and 6 for deleting SCCs).

The following fields have been removed:

- Purchase Price, and
- Appraisal Value

The format of the data is defined as follows:

A = alphanumeric
N = numeric

POST PURCHASE DATA CORRECTION UTILITY

HMDAGSE

Field Name	Start	Length	Format
Freddie Mac Loan Number	5	9	N
Freddie Mac Contract Number	30	10	A/N
Seller Servicer Number	40	6	N
Special Characteristics Codes 1-6	48	3	N
	51	3	
	54	3	
	57	3	
	60	3	
	63	3	
Borrower Race Field #1	66	1	N
Co-Borrower Race Field #1	67	1	N
Borrower Gender	68	1	N
Co-Borrower Gender	69	1	N
Borrower Age	70	2	N
Co-Borrower Age	72	2	N
First Time Homebuyer	74	1	A/N
Number of Borrowers	75	2	N
Year Built	77	4	N
Number of Bedrooms (by unit)	Unit 1 = 81	1	N
	Unit 2 = 82	1	
	Unit 3 = 83	1	
	Unit 4 = 84	1	
Gross Monthly Rent (by unit)	Unit 1 = 85	5	N
	Unit 2 = 90	5	
	Unit 3 = 95	5	
	Unit 4 = 100	5	
Monthly Housing Expense	105	5	N
Monthly Debt Payment	126	5	N
Monthly Income	131	6	N
Loan Feature Code	174	1	A/N
Purpose of Loan Code	175	1	A/N
Date of Note	176	6	YYMMDD
Number of Dwelling Units	182	1	N
Seller/Servicer Loan Number	183	13	A/N
Loan Prospector Key Number (AUS)	196	8	N
Credit Score Value (CSV)	204	4	N
Credit Score Type (CST)	208	1	A/N
Borrower Name	209	20	A/N
Borrower Social Security Number	229	9	N
Co-Borrower Name	238	20	A/N
Co-Borrower Social Security Number	258	9	N

Field Name	Start	Length	Format
Delete Special Characteristic Code Fields #1 - 6	267	3	N
	270	3	
	273	3	
	276	3	
	279	3	
	282	3	
Add Special Characteristic Code Fields #1 - 6	285	3	N
	288	3	
	291	3	
	294	3	
	297	3	
	300	3	
Special Characteristics Codes Fields #7 - 10	334	3	N
	337	3	
	340	3	
	343	3	
Borrower Race Fields 2 to 5	303	1	A/N
	304	1	
	305	1	
	306	1	
Co-Borrower Race Fields 2 to 5	307	1	A/N
	308	1	
	309	1	
	310	1	
Borrower Ethnicity	311	1	A/N
Co-Borrower Ethnicity	312	1	A/N
Borrower Date of Birth	313	8	YYYYMMDD
Co-Borrower Date of Birth	321	8	YYYYMMDD
HOEPA Status	329	1	A/N
Rate Spread	330	4	N

POST PURCHASE DATA CORRECTION UTILITY

AMINUSTX

Field Name	Start	Length	Format
Seller Servicer Number	1	6	N
Freddie Mac Loan Number	8	9	N
Seller/Servicer Loan Number	18	20	A/N
Loan Prospector Key Number (AUS)	48	8	N
Borrower Social Security Number	57	9	N
Co-Borrower Social Security Number	67	9	N
Credit Score Value (CSV)	77	4	N
Credit Score Type (CST)	82	1	A/N
Special Characteristics Codes 1-6	84 88 92 96 100 104	3 3 3 3 3 3	N
Special Characteristics Codes Fields #7 - 10	108 112 116 120	3 3 3 3	N
Add Special Characteristic Code Fields #1 - 6	124 128 132 136 140 144	3 3 3 3 3 3	N
Delete Special Characteristic Code Fields #1 - 6	148 152 156 160 164 168	3 3 3 3 3 3	N
Freddie Mac Contract Number	187	10	A/N