

# SINGLE-FAMILY LOAN-LEVEL DATASET (SFLLD) DISCLOSURE CHANGES EFFECTIVE JULY 2026

This document details the attribute name, position, and enumeration changes applicable to the Single-Family Loan-Level Dataset (SFLLD), effective as of Release 47 in July 2026. The enhanced Origination & Monthly Performance Data files (*New*) are compared to previously disclosed SFLLD files (*Current*) below. The noted changes are applicable to the Standard Dataset only. Additional details are provided for attributes that are being added to the dataset as of Release 47.

For technical details of each attribute, please refer to the Single-Family Loan-Level Dataset File Layout.

The naming convention for Origination & Monthly Performance Data files in the Standard Dataset will be updated to the following:

Origination Files: orig\_YYYYQn.txt

Monthly Performance Files: perf\_YYYYQn.txt

Please contact [clarity@freddiemac.com](mailto:clarity@freddiemac.com) with any questions.

ORIGINATION DATA FILE		Attribute Name & Enumeration changes for Release 47 highlighted in red				Updated Naming Convention: orig_YYYYQn.txt	
POSITION		ATTRIBUTE NAME		ENUMERATIONS		NOTES	
CURRENT	NEW	CURRENT	NEW	CURRENT	NEW		
1	1	Credit Score	Classic FICO®	300 - 850 9999 = Not Available	300 - 850 9999 = Not Available	Credit Scores < 300 or > 850 will be disclosed as Not Available.	
2	2	First Payment Date	First Payment Date	YYYYMM	YYYYMM		
3	3	First Time Homebuyer Flag	First Time Homebuyer Indicator	Y = Yes N = No 9 = Not Available or Not Applicable	Y = Yes N = No 9 = Not Available or Not Applicable		
4	4	Maturity Date	Maturity Date	YYYYMM	YYYYMM		
5	5	Metropolitan Statistical Area (MSA) Or Metropolitan Division	Metropolitan Statistical Area (MSA) Or Metropolitan Division	Metropolitan Division or MSA Code. Null	Metropolitan Division or MSA Code. Null	Null indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown.	
6	6	Mortgage Insurance Percentage (MI %)	Mortgage Insurance Percentage (MI %)	1% - 55% 0 = No MI 999 = Not Available	1% - 55% 0 = No MI 999 = Not Available	Amounts of mortgage insurance reported by Sellers that are < 1% or > 55% will be disclosed as Not Available.	
7	7	Number of Units	Number of Units	1 = 1-unit 2 = 2-unit 3 = 3-unit 4 = 4-unit 99 = Not Available	1 = 1-unit 2 = 2-unit 3 = 3-unit 4 = 4-unit 99 = Not Available	Values < 1 or > 4 will be disclosed as Not Available.	
8	8	Occupancy Status	Occupancy Status	P = Primary Residence I = Investment Property S = Second Home 9 = Not Available	P = Primary Residence I = Investment Property S = Second Home 9 = Not Available		
9	9	Original Combined Loan-to-Value (CLTV)	Original Combined Loan-to-Value (CLTV)	2018Q1 and prior: • 6% - 200% • 999 = Not Available 2018Q2 and later: • 1% - 998% • 999 = Not Available HARP ranges: • 1% - 998% • 999 = Not Available	2018Q1 and prior: • 6% - 200% • 999 = Not Available 2018Q2 and later: • 1% - 998% • 999 = Not Available HARP ranges: • 1% - 998% • 999 = Not Available	Percentages outside the designated ranges will be disclosed as Not Available.	
10	10	Original Debt-to-Income (DTI) Ratio	Original Debt-to-Income (DTI) Ratio	0%<DTI<=65% 999 = Not Available HARP ranges: 999 = Not Available	0%<DTI<=65% 999 = Not Available HARP ranges: 999 = Not Available	Ratios > 65% will be disclosed as Not Available.	
11	11	Original UPB	Original UPB	--	--	Amount will be rounded to the nearest \$1,000.	
12	12	Original Loan-to-Value (LTV)	Original Loan-to-Value (LTV)	2018Q1 and prior: • 6% - 105% • 999 = Not Available 2018Q2 and later: • 1% - 998% • 999 = Not Available HARP ranges: • 1% - 998% • 999 = Not Available	2018Q1 and prior: • 6% - 105% • 999 = Not Available 2018Q2 and later: • 1% - 998% • 999 = Not Available HARP ranges: • 1% - 998% • 999 = Not Available	Percentages outside the designated ranges will be disclosed as Not Available.	
13	13	Original Interest Rate	Original Interest Rate	--	--		
14	14	Channel	Channel	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available		
15	15	Prepayment Penalty Mortgage (PPM) Flag	Prepayment Penalty Indicator	Y = Yes N = No	Y = Yes N = No		
16	16	Amortization Type	Amortization Type	FRM = Fixed-Rate ARM = Adjustable-Rate	FRM = Fixed-Rate ARM = Adjustable-Rate		
17	17	Property State	Property State	AL, TX, VA, etc.	AL, TX, VA, etc.		
18	18	Property Type	Property Type	CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available	CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available		
19	19	Postal Code	Postal Code	####00, where "####" represents the first three digits of the 5-digit postal code 00 = Unknown	### 000 = Unknown		
20	20	Loan Sequence Number	Loan Identifier	PYYQnXXXXXXXX • Product F = FRM and A = ARM; • YYQn = origination year and quarter; and, • XXXXXX = randomly assigned digits	PYYQnXXXXXXXX • Product F = FRM and A = ARM; • YYQn = origination year and quarter; and, • XXXXXX = randomly assigned digits		
21	21	Loan Purpose	Loan Purpose	P = Purchase C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified 9 = Not Available	P = Purchase C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified 9 = Not Available		
22	22	Original Loan Term	Original Loan Term	--	--		
23	23	Number of Borrowers	Number of Borrowers	2018Q1 and prior: • 01 = 1 borrower • 02 = > 1 borrowers • 99 = Not Available 2018Q2 and later: • 01 = 1 borrower • 02 = 2 borrowers • 03 = 3 borrowers ... • 09 = 9 borrowers • 10 = 10 borrowers • 99 = Not Available	2018Q1 and prior: • 01 = 1 borrower • 02 = > 1 borrowers • 99 = Not Available 2018Q2 and later: • 01 = 1 borrower • 02 = 2 borrowers • 03 = 3 borrowers ... • 09 = 9 borrowers • 10 = 10 borrowers • 99 = Not Available	Values < 1 or > 10 will be disclosed as Not Available.	

ORIGINATION DATA FILE		Attribute Name & Enumeration changes for Release 47 highlighted in red			Updated Naming Convention: orig_YYYYQn.txt	
POSITION		ATTRIBUTE NAME		ENUMERATIONS		
24	24	Seller Name	Seller Name	Seller Name or 'Other Sellers'	Seller Name or 'OTHER'	Seller Name will be disclosed for sellers with a total original UPB representing 1% or more of the total original UPB of all loans in the Dataset for a given calendar quarter. Otherwise, the Seller Name will be disclosed as 'OTHER'.
26	25	Super Conforming Flag	Super Conforming Flag	<ul style="list-style-type: none"> <li>• Y = Yes</li> <li>• Space (1) = Not Super Conforming</li> </ul>	<ul style="list-style-type: none"> <li>Y = Yes</li> <li>N = Not Super Conforming</li> </ul>	
27	26	Pre-HARP Loan Sequence Number	Pre-HARP Loan Sequence Number	PYYQnXXXXXXXX • Product F = FRM and A = ARM; • YYQn = origination year and quarter; and, • XXXXXX = randomly assigned digits	PYYQnXXXXXXXX • Product F = FRM and A = ARM; • YYQn = origination year and quarter; and, • XXXXXX = randomly assigned digits	
28	27	Special Eligibility Program	Special Eligibility Program	<ul style="list-style-type: none"> <li>H = Home Possible</li> <li>F = HFA Advantage</li> <li>R= Refi Possible</li> <li>9 = Not Available or Not Applicable</li> <li>Y = Relief Refinance Loan</li> <li>Space = Non-Relief Refinance loan</li> </ul>	<ul style="list-style-type: none"> <li>H = Home Possible</li> <li>F = HFA Advantage</li> <li>R= Refi Possible</li> <li>Null = Not Available or Not Applicable</li> <li>Y = Relief Refinance Loan</li> <li>N = Non-Relief Refinance Loan</li> </ul>	
29	28	HARP Indicator	HARP Indicator	<ul style="list-style-type: none"> <li>1 = Appraisal Waiver (ACE)</li> <li>2 = Appraisal</li> <li>3 = Other</li> <li>4 = ACE+ PDR</li> <li>7 = Not Available</li> <li>Y = Yes</li> <li>N = No</li> </ul>	<ul style="list-style-type: none"> <li>1 = Appraisal Waiver (ACE)</li> <li>2 = Appraisal</li> <li>3 = Other</li> <li>4 = ACE+ PDR</li> <li>7 = Not Available</li> <li>Y = Yes</li> <li>N = No</li> </ul>	
30	29	Property Valuation Method	Property Valuation Method	<ul style="list-style-type: none"> <li>1 = Appraisal Waiver (ACE)</li> <li>2 = Appraisal</li> <li>3 = Other</li> <li>4 = ACE+ PDR</li> <li>7 = Not Available</li> <li>Y = Yes</li> <li>N = No</li> </ul>	<ul style="list-style-type: none"> <li>1 = Appraisal Waiver (ACE)</li> <li>2 = Appraisal</li> <li>3 = Other</li> <li>4 = ACE+ PDR</li> <li>7 = Not Available</li> <li>Y = Yes</li> <li>N = No</li> </ul>	
31	30	Interest Only (I/O) Indicator	Interest Only (I/O) Indicator	<ul style="list-style-type: none"> <li>Y = Yes</li> <li>N = No</li> </ul>	<ul style="list-style-type: none"> <li>Y = Yes</li> <li>N = No</li> </ul>	
New	31	--	VantageScore® 4.0	--	300 - 850 9999 = Not Available	The standardized VantageScore® 4.0 (VS4) credit score used to evaluate the borrower during the loan origination process. Vantage Scores < 300 or > 850 will be disclosed as Not Available.

PERFORMANCE DATA FILE		Attribute Name & Enumeration changes for Release 47 highlighted in red				Updated Naming Convention: perf_YYYYQn.txt	
POSITION		ATTRIBUTE NAME		ENUMERATIONS		NOTES	
CURRENT	NEW	CURRENT	NEW	CURRENT	NEW		
1	1	Loan Sequence Number	Loan Identifier	PYYQnXXXXXX • Product F = FRM and A = ARM; • YYQn = origination year and quarter; and, • XXXXXX = randomly assigned digits	PYYQnXXXXXX • Product F = FRM and A = ARM; • YYQn = origination year and quarter; and, • XXXXXX = randomly assigned digits		
2	2	Monthly Reporting Period	Period	YYYYMM	YYYYMM		
3	3	Current Actual UPB	Current Actual UPB	--	--		
4	4	Current Loan Delinquency Status	Current Loan Delinquency Status	0 = Current, or less than 30 days delinquent 1 = 30-59 days delinquent 2 = 60 – 89 days delinquent 3 = 90 – 119 days delinquent And so on RA = REO Acquisition 00 = cycles before first payment date	00 = Current, or less than 30 days delinquent 01 = 30-59 days delinquent 02 = 60 – 89 days delinquent 03 = 90 – 119 days delinquent etc. RA = REO Acquisition XX = Not Available	This value for any given month will be capped at 99.	
5	5	Loan Age	Loan Age	--	--		
6	6	Remaining Months to Legal Maturity	Remaining Months to Legal Maturity	--	--		
7	7	Defect Settlement Date	Underwriting Defect and Major Servicing Defect Settlement Date	--	--		
8	8	Modification Flag	Modification Flag	P = Prior Period Y = Current Period Null = Not Modified	P = Prior Period Y = Current Period Null = Not Modified		
9	9	Zero Balance Code	Zero Balance Code	01 = Prepaid or Matured (Voluntary Payoff) 02 = Third Party Sale 03 = Short Sale or Charge Off 09 = REO Disposition 15 = Whole Loan Sales 16 = Reperforming Loan Securitizations 96 = Defect prior to other termination event	01 = Prepaid or Matured (Voluntary Payoff) 02 = Third Party Sale 03 = Short Sale or Charge Off 09 = REO Disposition 15 = Whole Loan Sales 16 = Reperforming Loan Securitizations 96 = Confirmed Underwriting Defect or Major Servicing Defect prior to credit event		
10	10	Zero Balance Effective Date	Zero Balance Effective Date	YYYYMM	YYYYMM		
11	11	Current Interest Rate	Current Interest Rate	--	--		
12	12	Current Deferred UPB	Current Non-Interest Bearing UPB	--	--		
13	13	Due Date of Last Paid Instalment (DDLPI)	Due Date of Last Paid Instalment (DDLPI)	YYYYMM	YYYYMM		
14	14	MI Recoveries	MI Recoveries	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
15	15	Net Sales Proceeds	Net Sales Proceeds	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
16	16	Non MI Recoveries	Non MI Recoveries	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
17	17	Expenses	Total Expenses	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
18	18	Legal Costs	Legal Costs	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
19	19	Maintenance and Preservation Costs	Maintenance and Preservation Costs	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
20	20	Taxes and Insurance	Taxes and Insurance	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
21	21	Miscellaneous Expenses	Miscellaneous Expenses	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
22	22	Actual Loss Calculation	Actual Loss	--	--	Actual Loss is now disclosed as a positive value, with gains shown as a negative value.	
23	23	Modification Cost	Cumulative Modification Costs	--	--		
24	24	Step Modification Flag	Interest Rate Step Indicator	Y = Step Modification N = Non-Step Modification Null = Loan Not Modified	Y = Step Modification N = Non-Step Modification Null = Loan Not Modified		
25	25	Deferred Payment Plan	Payment Deferral Flag	Y = Current Period P = Prior Period Null = Not Payment Deferral	C = Current Period P = Prior Period Null = Not Payment Deferral		
26	26	Estimated Loan-to-Value (ELTV)	Estimated Loan-to-Value (ELTV)	1 – 998 999 = Unknown Null = Data Not Available	1 – 998 999 = Data Not Available		
27	27	Zero Balance Removal UPB	Zero Balance Removal UPB	--	--		
28	28	Delinquent Accrued Interest	Delinquent Accrued Interest	--	--	Recoveries/gains are now disclosed as negative values, while expenses/losses are shown as positive values.	
29	29	Delinquency Due to Disaster	Delinquency Due to Disaster	Y = Delinquency Due to Disaster Null = Not Delinquency Due to Disaster	Y = Delinquency Due to Disaster Null = Not Delinquency Due to Disaster		
30	30	Borrower Assistance Status Code	Borrower Assistance Plan	F = Forbearance Plan R = Repayment Plan T = Trial Period Plan Null = No workout plan or not applicable	F = Forbearance Plan R = Repayment Plan T = Trial Period Plan Null = No workout plan or not applicable		
31	31	Current Month Modification Cost	Current Period Modification Costs	--	--		
32	32	Interest Bearing UPB	Current Interest Bearing UPB	--	--		
Moved from Origination Data File	33	Mortgage Insurance Cancellation Indicator	Mortgage Insurance Cancellation Indicator	Y = Canceled N = Not Canceled 7 = Not Applicable 9 = Not Disclosed	Y = Yes, MI has been cancelled N = No, MI has not been cancelled 7 = Not Applicable/Not Available		
Moved from Origination Data File	34	Servicer Name	Servicer Name	Servicer Name or 'Other Servicers'	Servicer Name or 'OTHER'	Servicer Name will be disclosed for servicers with a total original UPB representing 1% or more of the total original UPB of all loans in the Dataset for a given calendar quarter. Otherwise, the Servicer Name will be disclosed as 'OTHER'.	
New	35	--	Bankruptcy Cramdown Costs	--	--	The amount of bankruptcy cramdown related costs, including the amount of unpaid principal balance reduction imposed by court rulings as part of the bankruptcy proceedings.  For loans with a Defect Settlement Date value populated, this field will be disclosed as 'Not Applicable', which is indicated by null.	