

First Lien Closed-end 1-4 Family Residential Loan Schedule -- **DRAFT**

Data Format

The Bank Holding Companies (BHCs) shall provide the data each month in a single text file. This will be a “month-end” file produced each month and reported no later than thirty (30) calendar days after the end of the reporting month. This file will contain one record per active loan in the contributor’s inventory.

All loans meeting the definition of FR Y-9C, Schedule HC-C, item 1.c.(2)(a) (first lien closed-end loans secured by 1-4 family residential real estate) shall be reported. In addition, the following loans shall be included::

- All inventory that has been transferred to another servicer, but only if transferred in the month that it was transferred
- All inventory that was liquidated, but only if liquidated during the reporting month.

Additional Formatting:

- Options for all fields are comprehensive identifying a valid value for all loans regardless of status. If a value is Unknown or Unavailable the field should be left NULL - populated with a sequence of two pipes with no intervening spaces or explicit N/A coding.
- No quotation marks should be used as text identifiers.
- Do not provide a header row.
- Inactive inventory that was paid off in one manner or another (servicing transfer, involuntary liquidation or paid-in-full by borrower) before the beginning of the reporting month should not be included.
- The table on the pages following shows the fields that should be contained in the file.

Detailed Variable List

Field No.	Variable Name	Detailed Description	Allowed Values	Format
1	Loan Number	<p>Loan Number - An identifier for a loan that will be the same from month to month. Reference numbers may be used in lieu of actual loan numbers as long as it meets these criteria.</p> <p>This loan identifier must uniquely identify any loan in the file. It must identify the loan for its entire life and must be unique (piggy-backs should be separated).</p>	A contributor-defined alpha-numeric value up to 32 characters.	Character (32)
2	Loan Closing (or Origination) Date	<p>Loan Closing (or Origination) Date - The date the loan originally closed, i.e. the date on which the original loan funding was disbursed to the borrower. If the loan closing date is not available, then the origination date on the loan can be used instead to populate this field.</p> <p>This field will be used to determine the loan's vintage.</p>	YYYYMMDD	YYYYMMDD
3	First Payment Date	<p>First Payment Date - The date the borrower was scheduled to make the first payment on the loan, or first started making payments on the loan.</p>	YYYYMMDD	YYYYMMDD
4	Property State	<p>Property State - The state in which the property is located.</p> <p>Contributors should be careful to provide the property state (not the billing address state of the borrower), as the two may differ for non-Owner Occupied properties.</p>	Two-letter postal codes for the state.	Character (2)
5	Property ZIP Code	<p>Property Zip - Five-digit ZIP code. Be sure to provide the property ZIP code (not the billing address).</p>	<p>Five-digit</p> <p>Include leading zeroes, e.g.:</p> <p>00901</p> <p>10101</p>	Character(5)
6	Original Loan Amount	<p>Original Loan Amount - The dollar amount of the funds disbursed to the borrower at the time of loan closing.</p> <p>Amount of loan rounded to the nearest whole dollar.</p>	<p>e.g., 125000 for \$125,000.00</p> <p>Use banker's rounding.</p>	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
7	Appraisal Amount - Original Property Value	Original Property Value – The property value in dollars at the time the loan was originated, defined as the lesser of selling price or the appraised value of the property securing the mortgage at origination or upon initial transfer into the servicing portfolio.	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number
8	Original LTV	Original LTV – The original loan-to-value (LTV) ratio is the original loan amount divided by the lesser of the selling price or the appraised value of the property securing the mortgage at origination or upon initial transfer into the servicing portfolio.	Provide as a fraction. E.g.: 0.8 for 80% 1.05 for 105%	Numeric, to 2 decimals. Please see "Allowed Values"
9	Original Combined LTV	Original Combined LTV – The original combined loan-to-value (CLTV) ratio is the original first loan amount and any junior liens at the time of origination divided by the lesser of the selling price or the appraised value of the property securing the mortgage at origination or upon initial transfer into the servicing portfolio.	Provide as a fraction. E.g.: 0.8 for 80% 1.05 for 105%	Numeric, to 2 decimals. Please see "Allowed Values"
10	Documentation Type	<p>Documentation – Describes how the borrower's income levels were documented at time of origination.</p> <ul style="list-style-type: none"> • Full – The borrower provided full verification of income levels via W2, pay stubs, tax returns, etc.; assets were verified; and other underwriting criteria were documented. • Alternative - The mortgages qualified and underwritten under lender programs designed without requiring verification of employment, assets, mortgage/rental history and/or DTI of the borrower. This categorization applies to any combination of the aforementioned limited documentation standards, excluding Stated Income programs. • No Asset - Income was verified but borrowers assets were not. • No Income / Limited documentation - Income was not verified and other underwriting criteria were. • No income and no asset (NINA) - No verification of income or assets, but employment and other criteria were verified. 	<p>Documentation Type Coding</p> <p>1 = Full Documentation 2 = Alternative Documentation 3 = No Asset 4 = No Income / Limited Documentation 5 = No Income and No Asset 6 = Stated Income and No Asset 7 = No Ratio 8 = Streamline Refinance Y = Other U = Unknown</p>	Character (1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		<ul style="list-style-type: none"> • Stated - Stated Income includes all mortgages where the borrower was qualified for approval based on representation of income, without direct verification of either the source or amount of said income by the lender. Assets were not verified. • No Ratio - Debt to income ratios were not verified, similar to a NINA. • Streamline Refinance - This is the case of a loan that came up for a refinance, was current with no serious or other delinquency in at least the last 12 months and where the refinance was done without full documentation to streamline the refinance. • Other - Documentation does not meet the other criteria • Unknown - The documentation type is unknown. 		
11	Debt to Income (DTI) Ratio--Back-end at Origination	Debt to Income (DTI) - This ratio is the percent of a borrower's total monthly debt payments (including proposed housing expenses) divided by his or her gross monthly income, used to determine the mortgage amount that qualifies a borrower.	Whole Number, e.g.,: 36, 42	Whole Number
12	DTI Ratio Front-end at Origination	DTI Ratio (Front-end) at origination – Report the Front-end DTI (PITI Housing Ratio) at origination of the mortgage. Alternatively, gross monthly income – refreshed at modification.	Whole Number, e.g.,: 36, 42	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
13	Origination FICO	<p>FICO/Credit Score – original The credit score of the borrower at origination using the FICO scaling from 350 to 850.</p> <p>The statistically calculated credit score of all borrowers developed by the Fair Isaac Corporation used to evaluate the creditworthiness of the borrower. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the mortgage underwriting decision was based.</p>	<p>The credit score of the borrower at origination using the FICO scaling from 350 to 850.</p> <p>Provide as a whole number, e.g.:759</p>	Whole Number
14	Occupancy	Report Occupancy related information available on the mortgage at the time of origination	<p>Occupancy Coding</p> <p>1 = Primary 2 = Second Home 3 = Non Owner / Investment Y = Other U = Unknown</p>	Character(1)
15	Credit Class	Credit Class – Servicer defined Prime, Alt-A and Non-prime designation.	<p>1 = Prime 2 = Alt-A 3 = Non-prime</p>	Character(1)
16	Loan Type	<p>Indicate the product group (i.e. loan type)</p> <ul style="list-style-type: none"> • FHA Residential - Loans insured by the Federal Housing Administration • VA Residential - Loans insured by the Department of Veterans Affairs • Conventional without Private Mortgage Insurance - Conventional w/o PMI – Mortgages with neither government nor private mortgage insurance • CRA, House America •FHA Project •Conventional with Private Mortgage Insurance - Conventional with PMI – Non-government insured mortgages insured by a private (non-government) insurer • HUD 235 Loans • Other • Unknown 	<p>Product Type Coding</p> <p>1 = FHA Residential 2 = VA Residential 3 = Conventional without Private Mortgage Insurance 4 = CRA, House America 5 = FHA Project 6 = Conventional with Private Mortgage Insurance 7 = HUD 235 Loans Y = Other U = Unknown</p>	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
17	Lien Position at Origination	Lien Position at Origination – The position of this loan relative to any additional liens on the property. If there are no additional liens, loan is in first position. If lien position is greater than 3, then code as 3.	1 = First lien 2 = Second lien 3 = Third lien or greater 4 = Other	Character(1)
18	Loan Source	<p>Identifies the source by which the servicer originated or otherwise acquired the mortgage. At the servicer's discretion, acquired servicing may be reported as retail, broker, or correspondent originations to the extent the information is available.</p> <ul style="list-style-type: none"> • Retail – Report all mortgages originated through the reporting institution's retail, including branch or internet, production channel. • Wholesale (Broker) - Report all mortgages originated through the reporting institution's wholesale/broker production channel. Report as broker originated all third-party originated loans where the bank cannot distinguish between broker and correspondent originated. • Correspondent - Mortgages acquired through the reporting institution's correspondent production channel. This includes all mortgage whole loans purchased on a recurring basis (flow) from another correspondent institution, eligible for securitization into the secondary markets or portfolio retention on the bank's balance sheet. Report as broker originated all third-party originated loans when the bank cannot distinguish between broker and correspondent originated. • Bulk Purchase – Pools of mortgage whole loans purchased from a third party originator for the right to securitize or retention in the bank-owned portfolio. Residential Mortgages acquired for the Servicing Portfolio in this manner are typically negotiated as one-time transactions between a Mortgage Institution and an independent third party originator (Mortgage Company or Correspondent). Report all bulk acquisitions and correspondent flow acquisitions as correspondent originated when the institution cannot distinguish 	1 = Retail (Branch, Internet) 2 = Wholesale 3 = Correspondent 4 = Servicing Rights Purchased 5 = Bulk Purchased 6 = Wealth Management / Private Banking	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		<p>between these categories. Also, include loans acquired by the Servicer through a corporate transaction involving the merger or acquisition of another non-affiliated corporation.</p> <ul style="list-style-type: none"> • Servicing Rights Purchased - Refers to a separately negotiated purchase of mortgage servicing rights (PMSR) from a third party. When the servicer cannot distinguish between bulk whole loan and bulk servicing acquisitions, the servicer should report all of these acquisitions consistently in the category that represents the majority of the servicer's acquisitions. Note: This reporting category applies exclusively to the Servicing Portfolio. • Wealth Management/Private Banking – report all loans originated through a servicer's private wealth management or private banking division. 		
19	Product Type	<p>Product Type</p> <p>Note: For the product type, we will need to work with the data aggregator and banks to derive a suitable variable. At this point, we are defaulting to the most disaggregated product from the CoreLogic private label securities market.</p>	<p>Product Type</p> <p>10 = Fixed</p> <p>11 = 10 Yr I.O. Fixed 25 Yr stated Term</p> <p>12 = 5 Yr I.O. Fixed</p> <p>13 = 10 Yr I.O. Fixed</p> <p>14 = 7 Yr I.O. Fixed</p> <p>15 = 10 Yr I.O. Fixed 20 Yr stated Term</p> <p>16 = 3 Yr I.O. Fixed</p> <p>17 = 10 Yr I.O. Fixed 15 Yr stated Term</p> <p>18 = 15 Yr I.O. Fixed</p> <p>19 = 2 Yr I.O. Fixed,</p> <p>1C = 20 Yr I.O. Fixed</p> <p>1I = I.O. Fixed Interest only period unknown</p> <p>20 = ARM</p> <p>21 = 10 Yr I.O. ARM 25 Yr stated Term</p> <p>22 = 5 Yr I.O. ARM</p> <p>23 = 10 Yr I.O. ARM</p> <p>24 = 7 Yr I.O. ARM</p> <p>25 = 10 Yr I.O. ARM 20 Yr stated Term</p> <p>26 = 3 Yr I.O. ARM</p> <p>27 = 10 Yr I.O. ARM 15 Yr stated Term</p> <p>28 = 15 Yr I.O. ARM</p> <p>29 = 2 Yr I.O. ARM</p>	Character(2)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
			2A = 6 Mo I.O. ARM 2B = 12 Mo I.O. ARM 2C = 20 Yr I.O. ARM 2D = 30 Mo I.O. ARM 2I = I.O. ARM Interest only period unknown 30 = GPM 40 = GEM 50 = Balloon unknown 51 = Balloon 5 52 = Balloon 7, 53 = Balloon 10, 54 = Balloon 15/30, 5A = ARM Balloon 5Z = Balloon other, 60 = Two-Step unknown type 61 = Two-Step 5-25 62 = Two-Step 7-23 63 = Two-Step 10-20 64 = Two-Step I.O. 5-25 6Z = Two-Step Other 70 = GPARM ZZ = Other UU = Unknown UI = I.O. Term Unknown .Product Type Unknown	
20	Loan purpose coding	The purpose for the loan origination	Loan Purpose Coding 1 = Purchase 4 = Rate / Term Refinance 5 = Cash-Out Refinance 6 = Other Refinance 7 = Home Improvement 8 = Debt Consolidation 9 = Education A = Medical Y = Other U = Unknown	Character(1)
21	Number of units	Number of units to the property – Provide the number of units of the property, if the actual number of units is not available for multi-family properties please code this field with a 9.	1 = one unit 2 = two units 3 = three units 4 = four units Y = Other U = Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
22	MI Company	MI Company Coding 1 = GE 2 = MGIC 3 = PMI 4 = UGIC 5 = RMIC 6 = Radian 7 = Integon 8 = Triad 9 = CMG 10 = No MI 11 = Has MI - Company Other/Unknown U = Unknown whether has MI	MI Company Coding 1 = GE 2 = MGIC 3 = PMI 4 = UGIC 5 = RMIC 6 = Radian 7 = Integon 8 = Triad 9 = CMG 10 = No MI 11 = Has MI - Company Other/Unknown U = Unknown whether has MI	Character(2)
23	Mortgage insurance coverage percent at origination	Mortgage insurance coverage percent at origination	Provide as a fraction. E.g.: 0.8 for 80% 1.05 for 105%	Numeric, to 2 decimals. Please see "Allowed Values"
24	Property Type	Indicate the type of the property	Property Type 1 = Single Family Residence 2 = CONDO 3 = COOP 4 = 2-4 Units 5 = Townhouse 6 = PUD 7 = 5+ Units A = Condotel C = CONDO or Townhouse D = High-Rise Condo M = Manufactured Housing N = Manufactured Home - Chattel O = Manufactured Home - Land P = Manufactured Home - Land In Lieu U = Unknown Z = Other	Character(1)
25	Balloon Flag	Balloon Flag Indicate if the mortgage has a balloon payment.	Y=Yes N=No U=Unknown	Character(1)
26	Balloon Term	Balloon Term (In Months) – For mortgages with a final balloon payment, the term in months between the loan closing date and the due date for the final payment before the note resets (e.g., 84 months for a 7-year balloon).	Whole Number	Whole Number
27	Buydown Flag	An indicator to identify loans that are buy downs	Y=Yes N=No U=Unknown	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
28	Interest Only at Origination	<p>Interest Only at Origination Flag - Indicates if the loan was an IO loan at the time of origination. That is, at origination, was the normal monthly payment for the loan just interest.</p> <p>An interest only (IO) mortgage is a nontraditional mortgage which allows the borrower to pay only the interest due on the loan for a specified number of years, and whose interest rate may fluctuate or be fixed. After the interest-only period, the rate may be fixed or fluctuate based on the prescribed index, with payments including both principal and interest.</p>	Y=Yes N=No U=Unknown	Character(1)
29	Recourse flag	Recourse Flag	Y=Yes N=No U=Unknown	Character(1)
30	ARM Initial Rate	Initial interest rate on the loan	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
31	ARM Initial Rate Period	ARM initial rate adjustment period (In months) Identifies the term, in months, from the time of origination to the first interest rate change date for ARM s.	Whole Number	Whole Number
32	ARM Periodic Interest Reset Period	ARM Periodic Interest Reset Period (In Months) Identifies the term, in months, from the end of the initial reset period to the next for the remaining life of the mortgage.	Whole Number	Whole Number
33	Arm Index	Arm Index – Report the index used as the basis for determining the monthly interest rate	07 = COSI - Cost of Savings Index 10 = Tbill Unknown Type 11 = Tbill 3mo 12 = Tbill 6mo 13 = Tbill 1yr 14 = Tbill 3yr 15 = Tbill 5yr 1Z = Tbill Other 20 = COFI Unknown Type 21 = COFI 11th District 22 = COFI NM 2Z = COFI Other 30 = LIBOR Unknown Type 31 = LIBOR 3mo 32 = LIBOR 6mo	Character(2)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
			33 = LIBOR 1yr 3Z = LIBOR other 40 = FHLBB Ntl Mtg Rt 50 = Bank Prime Rate 60 = Certificate of Deposit 70 = FNMA/FHLMC 80 = MTA (Moving Treasury Avg) 81 = LAMA(LIBOR Annual Moving Avg) ZZ = Other UU = Unknown	
34	Arm Look Back (In Days)	Arm Look Back (In Days) Number of days to look back to identify index rate to use.	Whole Number	Whole Number
35	ARM Margin at Origination	ARM margin Represents margin for adjustable rate loans Report the rate that is added to the index to determine the monthly interest rate at origination of the loan.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
36	ARM negative amortization % limit	ARM negative amortization % limit. Represents negative amortization limit expressed as a percent of original loan amount.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
37	ARM periodic rate cap	ARM periodic rate cap Periodic interest rate cap for adjustable rate loans Absolute rate cap (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
38	ARM Periodic Rate Floor	ARM Periodic Rate Floor Periodic interest rate floor for adjustable rate loans Absolute rate floor (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
39	ARM Lifetime Rate Cap	ARM Lifetime Rate Cap Represents lifetime interest rate for adjustable rate mortgages. Absolute rate cap (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"

Field No.	Variable Name	Detailed Description	Allowed Values	Format
40	ARM Lifetime Rate Floor	ARM Lifetime Rate Floor Represents minimum lifetime interest rate for adjustable rate mortgages. Absolute rate floor (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
41	ARM Periodic Pay Cap	Represents cap on monthly payments for adjustable rate mortgages	Provide as a dollar amount. E.g.: 5000 for \$5,000.	Whole Number
42	ARM Periodic Pay Floor	Represents floor on monthly payments for adjustable rate mortgages	Provide as a dollar amount. E.g.: 5000 for \$5,000.	Whole Number
43	Option ARM Flag	Option ARM at Origination - A payment Option ARM is a nontraditional mortgage that allows the borrower to choose from a number of different payment options. For example, each month, the borrower may choose: a minimum payment option based on a "start" or introductory interest rate, an interest-only payment option based on the fully indexed interest rate, or a fully amortizing principal and interest payment option based on a 15-year or 30-year loan term, plus any required escrow payments. Payments on the minimum payment option can be less than the interest accruing on the loan, resulting in negative amortization. The interest-only option avoids negative amortization, but does not provide for principal amortization. After a specified number of years, or if the loan reaches a certain negative amortization cap, the required monthly payment amount is recast to require payments that will fully amortize the outstanding balance.	Y=Yes N=No	Character(1)
44	Negative Amortization Flag	Negative amortization flag - Indicate all mortgages that have or potentially can have a feature that allows the borrower to pay an amount that is less than the interest accruing on the mortgage, resulting in negative amortization.	Y=Yes N=No	Character(1)
45	Original Loan Term	Original Loan Term – The term in months between the loans closing date and maturity date.	Whole Number Allowable values: 0 – 480	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
46	P & I Frequency	Payment frequency of the principal and interest payment on the mortgages. Most mortgages are monthly pay, but there are a small number of mortgages that are alternative pay mortgages. This is also a mortgage where information can be collected on interest only mortgages.	P & I Frequency Coding 1 = Monthly 2 = Bi-Weekly 3 = Quarterly 4 = Semi-Annual 5 = Annual 7 = Interest Only, monthly 8 = Interest Only, other than monthly Y = Other U = Unknown	Character(1)
47	Original Interest Rate	Original Interest Rate – The annual percentage rate as specified on the mortgage note at the time of origination.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
48	Principal and Interest (P&I) Amount at Origination	Principal and Interest (P&I) Amount at Origination – Report the scheduled principal and interest amount at the origination of the loan.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	Whole Number
49	Pre-payment penalty flag	Pre-payment penalty flag-Populate if the loan has a prepayment penalty attached to the loan terms for early repayment of the mortgage.	Y=Yes N=No U=Unknown	Character(1)
50	Pre-Payment Penalty Term	Pre-Payment Penalty Term (In Months)	Whole number in months. E.g., 36 for 36 months (3 years).	Whole Number
51	Current FICO	FICO/Credit Score – Current The Current FICO reflects the refreshed score based on the Fair Isaac calculation. The most recently determined FICO score of the borrower.	Provider as a whole number, e.g.:723	Whole Number
52	Interest Only in Reporting Month	The current value for the IO Flag – indicates if the loan is currently an IO loan or not. Identifies whether the minimum mortgage payment in the reporting month represents only the interest due on the loan.	N = Was not I/O in reporting month Y = Was I/O in reporting month	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
53	Investor Type	<p>Identifies the owner of the mortgage</p> <ul style="list-style-type: none"> • GNMA - Serviced mortgages that are owned by GNMA • FNMA - Serviced mortgages that are owned by FNMA • FHLMC - Serviced mortgages that are owned by FHLMC • Private Securitized - Loans securitized by private-label (non-Government, non-GSE) issuers. • GNMA Buyout Loans--Loans bought out of GNMA securities pools • Local Housing Authority-Loans bought by LHAs • Portfolio - Mortgages owned and held on the bank's balance sheet. Include both Held for Sale or Held for Investment in this category. • Federal Home Loan Bank (FHLB)-Loans or securities bought by FHLBs • Unknown 	<p>Investor Coding</p> <p>1 = GNMA 2 = FNMA 3 = FHLMC 4 = Private Securitized 5 = GNMA Buyout Loans 6 = Local Housing Authority 7 = Portfolio 0 = Federal Home Loan Bank (FHLB) U = Unknown</p>	Character(1)
54	Servicer Advances	<p>Servicer Advances – Total delinquent advances made by the servicer on past due mortgages. Include both corporate (including maintenance and property preservation costs) and escrow advances in this amount.</p>	<p>e.g., 125000 for \$125,000.00 If no servicer advances exist, please populate as 0.</p>	Whole Number
55	Option ARM in Reporting Month	<p>Option ARM in Reporting Month – Identifies whether a mortgage allows a borrower a choice of payment options in the reporting month.</p>	<p>N = Was not Option ARM in the reporting month Y = Was Option ARM in the reporting month</p>	Character(1)
56	Bankruptcy flag	<p>Bankruptcy flag – Flag all loans where the servicer has been notified of the borrower's bankruptcy declaration. Indicates whether the borrower is in bankruptcy as of the end of the reporting month.</p>	<p>N = Not in bankruptcy in reporting month Y = In bankruptcy in reporting month</p>	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
57	Bankruptcy Chapter	Bankruptcy Chapter - For all the loans with a Bankruptcy Flag, indicate the Bankruptcy Chapter Type	7 = Chapter 7 9 = Chapter 9 11 = Chapter 11 12 = Chapter 12 13 = Chapter 13 U = Unknown	Character(2)
58	Next payment due date	Next payment due date – The due date for the next outstanding payment on the mortgage. For delinquent loans this date will be in the past.	YYYYMMDD	YYYYMMDD
59	Current Interest Rate	Current Interest Rate – The annual percentage rate of the mortgage as of the last day of the reporting month.	Provide as a fraction. E.g.: 0.1075 for 10.75%	Numeric, up to 5 decimals. Please see "Allowed Values"
60	Remaining Term	Report the remaining term of the loan in months.	Whole Number	Whole Number
61	Scheduled principal balance amount	Report the scheduled principal balance amount for the borrower	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	Whole Number
62	Principal and Interest (P&I) Amount Current	Principal and Interest (P&I) Amount Current – Report the scheduled principal and interest due from the borrower in the reporting month.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	Whole Number
63	Principal Balance	Unpaid Principal Balance – The total principal amount outstanding as of the end of the month. The UPB should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid-in-full, charged-off, REO sold or Service transferred	Current unpaid balance at end of the reporting month rounded to the nearest dollar. e.g., 32123 for \$32,122.81 Use banker's rounding	Whole Number
64	Foreclosure sale date	Report the date that the foreclosure sale occurs on the subject property. This is typically the end of the foreclosure process, unless the borrower is in a state that allows for the right of redemption.	YYYYMMDD	YYYYMMDD
65	Foreclosure Referral Date	Foreclosure Referral Date – Provide the date that the mortgage was referred to an attorney for the purpose of initiating foreclosure proceedings. This date should reflect the referral date of currently active foreclosure process. Loans cured from foreclosure should not have a referral date.	YYYYMMDD	YYYYMMDD

Field No.	Variable Name	Detailed Description	Allowed Values	Format
66	Foreclosure Suspended	Foreclosure Suspended – Report all loans where foreclosure activities are being suspended due to loss mitigation or bankruptcy proceedings. Flag indicating an active foreclosure suspension	N = Foreclosure was not suspended in the reporting month (also code for loans not in foreclosure). Y = Foreclosure was suspended as of the last day of the reporting month.	Character(1)
67	Paid-in-full coding	Indicates whether and how the loan was paid in full Provide the method for any loan that was paid-in-full during the reporting month. <ul style="list-style-type: none"> • Paid-in-full this month by home owner – Code all instances where the loan has been paid in full by the borrower either through refinance of the mortgage, sale of the property or principal payment in full. • Foreclosure Completed This Month • Servicing Transfer – Code all instances where the servicing of the mortgage has been transferred or sold to another institution during the reporting month. 	0 = Not Paid-In-Full 1 = Paid-In-Full This Month by home owner 2 = Foreclosure Completed This Month 3 = Servicing Transferred This Month	Character(1)
68	Foreclosure Status	Foreclosure Status – Identifies the current foreclosure status as of the end of the reporting month. <ul style="list-style-type: none"> • In foreclosure, pre-sale – Coded for any mortgage that has been referred to an attorney for loss mitigation proceedings but has not yet gone to foreclosure sale. • Post-sale Foreclosure – Coded for any loan where the bank has obtained title at foreclosure sale, but the property is not yet actively being marketed. Typically this will include loans that are in redemption or being repaired. If this information is not available, please code the loan as OREO. • REO – Coded for any mortgage where the bank has obtained title at foreclosure sale and the property is on the market and available for sale. Also code instances where the bank has obtained title but the availability for sale is not known. 	Allowable Code values - 0 = Not in foreclosure 1 = In foreclosure, pre-sale 2 = Post-sale foreclosure, Redemption, non-REO (if available, otherwise REO) 3 = REO	Character(1)

Field No.	Variable Name	Detailed Description	Allowed Values	Format
69	Repurchase Type	Loan Repurchase Type	Code values: 0 = None 1 = In Process 2 = Complete & Repurchased 3 = Complete and NO Repurchase	Character(1)
70	Repurchase Request Date	Repurchase Request Date	YYYYMMDD	YYYYMMDD
71	Refreshed Property Value	Refreshed property value – Provide the most current property value if updated subsequent to loan origination. Only provide a refreshed value when it is based on a property-specific valuation method (i.e., do not provide a refreshed property value based solely on applying a broad valuation index to all properties in geographic area.) The refreshed LTV refers to the servicer periodically updating the estimate of value to recalculate loan-to-value using the current loan balance.	Do not report where the refreshed property value was not obtained within the last year.	Whole Number
72	Refreshed Property Valuation Method	The valuation method for any refreshed values. Identifies the method by which the value of the property was determined. Options are: • Full appraisal – Prepared by a certified appraiser • Limited appraisal – Prepared by a certified appraiser • Broker Price Opinion “BPO” – Prepared by a real estate broker or agent • Desktop Valuation – Prepared by bank employee • Automated Valuation Model “AVM”	Code Values: 1 = Full Appraisal 2 = Limited Appraisal 3 = Broker Price Opinion 4 = Desktop Valuation 5 = Automated Valuation Model 6 = Unknown	Character(1)
73	Most Recent Property Valuation Date	The date on which the most recent refreshed property value was obtained.	YYYYMMDD	YYYYMMDD
74	Refreshed CLTV After Modification	Refreshed CLTV After Modification – Report the calculated combined loan-to-value ratio after the modification.	Provide as a fraction. E.g.: 0.85 for 85%	Numeric, up to 2 decimals. Please see "Allowed Values"
75	Refreshed DTI Ratio (Back-end)	Refreshed DTI Ratio (Back-end) – Report the refreshed Back -end DTI Ratio.	Whole Number	Whole Number
76	Refreshed DTI Ratio (Front-end)	Refreshed DTI Ratio (Front-end) – Report the refreshed Front-end DTI (PITI Housing Ratio).	Whole Number	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
77	Modification Type	<p>Modification Type – This field should be populated for any loan that is currently operating under modified terms and identifies the specific terms that were altered through loss mitigation efforts.</p> <p>This field is independent of investor and speaks only to the nature of the program. For example a FNMA loan may be modified under either a FDIC or proprietary modification program – in these cases this field would be populated with either the FDIC or proprietary codes while the Investor field would identify the modification as being performed on a FNMA loan.</p> <ul style="list-style-type: none"> • Loan has not been modified. • ASF Streamline - Report all loan modifications in conformance with the ASF's December 6, 2007 "Streamlined Foreclosure and Loss Avoidance Framework for Securitized Subprime Adjustable Rate Mortgage Loans." • FHFA Streamline – Report all loan modifications pursuant to the FHFA streamline modification program that became effective 12/15/08. FHFA investor loans modified under an alternative plan should be coded in accordance with those plans. • FDIC Streamline ("Mod in a Box") – Report all loan modifications that include any third party investor and/or proprietary systematic modifications that are patterned on the FDIC program. • Proprietary Systematic Program – Report all other proprietary systematic programs target at applicable segments of mortgage borrowers. The "proprietary" nature of this field references the modification program and not the investor, any loan modified under a proprietary systematic program should receive this code regardless of investor. • Proprietary Other – Report any modification type not covered by the previous categories. As with the proprietary systematic modifications, this field is independent of the investor. 	<p>0 = Loan has not been modified 6 = ASF Streamline 8 = FHFA Streamline (Specific to program announced 12/15/08) 9 = FDIC Streamline ("Mod in a Box") 10 = Proprietary Systematic Program 11 = Proprietary Other 12 = Home Affordable Modification</p>	Numeric

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		<ul style="list-style-type: none"> Home Affordable Modification Program – Report any loans modified under the Home Affordable Modification Program Guidelines released March 4, 2009. Do not report the transaction as a modified loan until successful completion of the stipulated trial plan. 		
78	Last Modified Date	Last Modified Date – Provide the date on which the loan terms were most recently modified	YYYYMMDD Do not populate for loans that have not been modified.	YYYYMMDD
79	Active Repayment Plan Flag	Active Repayment Plan Flag – Code as 1 all loans that are active and performing according to the terms of a repayment plan as of the end of the reporting month. Do not code as active any loan currently operating under a stip-to-mod plan where the loan is scheduled to be modified if the terms of the stipulated repayment plan are met.	N = No repayment plan is in effect in the reporting month. Y = The loan is actively performing under a repayment plan.	Character(1)
80	Workout Type Completed	<p>The type of loss mitigation workout. Only coded for loans that successfully completed the loss mitigation workout in the current month.</p> <p>Workout Type Completed – This field should be coded for any loan where a loss mitigation effort has been successfully completed in the current month. Successful completion is defined as the closing of loss mitigation activities where the borrower has no remaining delinquent obligations to the servicer. The field should be coded in only the reporting month when the workout type was completed and not in subsequent months.</p> <p>Specific coding instructions follow:</p> <ul style="list-style-type: none"> Code 1 Modification - Populate in the month that the modification is completed and the new loan terms are in effect. Do not include modifications, such as those performed under the Home Affordable program that were completed following a trial or stipulated repayment period – these should receive a value of 8 (see below). Code 2 Repayment Plan - Populate in the month that the repayment plan was completed successfully and the borrower has been returned to a current and performing status. 	0 = No workout completed or unsuccessful resolution of a loss mitigation effort. 1 = Modification 2 = Repayment Plan 3 = Deed in Lieu 4 = Short Sale 5 = FHA Partial Claim 6 = FHA Secured 7 = VA Refund 8 = Stipulated Repayment / Stip-to-Mods 9 = Forbearance plan 10 = MI Claim Advance 11 = FHA Refinances - Other 12 = Other 13 = Reaged/Deferred/Extended 14 = Home Affordable Refinance 15 = FNMA HomeSaver Forbearance, Payment Reduction Plan, or other GSE-sponsored forbearance program.	Numeric

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		<ul style="list-style-type: none"> • Codes 3 and 4 – Deeds In Lieu and Short Sales – Populate in the month the loan is liquidated through a deed in lieu, short sale (or payoff) negotiated settlement. • Code 6, 11, 14 – FHA and Home Affordable Refinances – Populate these fields in the month that the loan was liquidated under an FHA or Home Affordable refinance program. This field should be coded in the same month the loan has a Voluntary Payoff / Refinance coding in Field 28 – Liquidation Status. • Code 8 – Stipulated Repayment / Stip to Mods – Code this field in the month that a loan is modified after having completed a stipulated or trial payment period. This should include loans modified under the Home Affordable Modification program. • Code 13 – Reaged/Deferred/Extended – include loans where there has been an agreement with the borrower to defer principal and interest but with no other terms to enhance affordability. 		
81	Repayment Plan Performance Status	<p>Repayment Plan Performance Status – This field tracks the performance of repayment and stip-to-mod plans. If a repayment plan or stip-to-mod was completed successfully during the month it should be coded as such in the work-out type completed field), this field is only to be populated for repayment plans that were active as of the end of the month or broken during the month. Broken plans should only be reported in the month the plan breaks.</p> <ul style="list-style-type: none"> • Stip-to-Mod Active – The borrower is performing as scheduled on a stipulated repayment agreement that, if successful will result in a modification. • Stip-to-Mod Broken – The borrower has broken the terms specified by a stip-to-mod agreement and the modification was not executed. • Repayment Plan Active – The borrower is performing as scheduled according to the terms of an executed repayment plan. 	<p>0 = No active plan as of month-end and did not have a plan broken or cancelled during the month.</p> <p>1 = Stip to Mod Active</p> <p>2 = Stip to Mod Broken</p> <p>3 = Repayment Plan Active</p> <p>4 = Repayment Plan Broken</p> <p>5 = Repayment Plan Cancelled by Servicer</p> <p>6 = Repayment Plan Cancelled at borrower's request</p> <p>7 = Home Affordable Trial Period Active</p> <p>8 = Home Affordable Trial Period Broken</p> <p>9 = Home Affordable Trial Cancellation</p> <p>10 = Home Affordable Trial Extended / Mod Pending</p>	Numeric

Field No.	Variable Name	Detailed Description	Allowed Values	Format
		<ul style="list-style-type: none"> • Repayment Plan Broken – The borrower has defaulted on the terms of an executed repayment plan during the month. • Repayment Plan Cancelled by Servicer – The borrower was on a repayment plan that was cancelled by the mortgage servicer during the month. • Repayment Plan Cancelled at Borrower’s Request – The borrower was on a repayment plan that was cancelled at their request during the month. • Home Affordable Modification Trial Period Active – Report all Home Affordable program pre-modifications that are performing as scheduled under a trial period plan and the plan is not broken. • Home Affordable Modification Trial Period Broken – Report all Home Affordable program pre-modifications where the borrower has not complied with the terms of the schedule such that the modification will not be executed. 		
82	“Home Affordable Refinance” Program Flag	<p>Identifies if a loan was originated under the Home Affordable Refinance program.</p> <p>“Home Affordable Refinance” Program Flag - Identify all loans originated as part of the Home Affordable Refinance Program announced March 4, 2009. Loans should be flagged as such regardless of whether the loan was serviced in-house prior to refinance.</p>	Y=Yes N=No	Character(1)
83	“Home Affordable Refinance” Program loan id	“Home Affordable Refinance” Program loan id - Identify the loan id all loans originated as part of the Home Affordable Refinance Program announced March 4, 2009. Use the exact same loan id and format provided in the HAMP data sent to the data aggregator.	Use the exact same loan id and format provided in the HAMP data sent to the data aggregator	
84	Capitalization	Capitalization – Report whether a delinquent amount (PITI or fees) were capitalized and added to the outstanding principal balance.	Y=Yes N=No	Character(1)
85	Delinquent Amount Capitalized	Delinquent Amount Capitalized – Report the total amount in dollars of the delinquent amount that was capitalized and added to the principal balance through loss mitigation.	Whole Number e.g., 5123 for \$5,122.81 Use banker’s rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
86	Duration of Modification	Duration of Modification – Report the number of months the modified terms will be in effect.	Whole Number	Whole Number
87	Step Modification Flag	Step Modification Flag – Report whether a rate modification has a “stepped” or gradual return to non-modified rate.	Y=Yes N=No	Character(1)
88	Loss Mitigation Performance Status	<p>Loss Mitigation Performance Status – Identifies whether a loan is being actively handled by the servicer’s loss mitigation department. Refers to all loans where the servicer has initiated loss mitigation procedures whether or not a particular course of action or workout type has been executed.</p> <ul style="list-style-type: none"> • Active and performing – Refers to any mortgage that is currently in loss mitigation and is performing to the terms of a selected plan. • Active and Non-performing – Refers to instances where a servicer is actively pursuing loss mitigation with a borrower who is not currently making all payments on the mortgage. • Broken – Populated for situations where the borrower has defaulted on the terms of loss mitigation plan and the servicer has removed the loan from loss mitigation and is proceeding with the default process. 	0 = No loss mitigation action in place. 1 = Active and Performing 2 = Active and Non-performing 3 = Broken	Character(1)
89	Principal Deferred	Principal Deferred – Report whether a loan had principal deferred through loss mitigation.	Y=Yes N=No	Character(1)
90	Principal Deferred Amount	Principal Deferred Amount: Report the total amount in dollars of the principal that was deferred through loss mitigation.	Whole Number e.g., 32123 for \$32,122.81 Use banker’s rounding.	Whole Number
91	Principal Write-down	Principal Write-down – Report whether principal was forgiven through loss mitigation.	Y=Yes N=No	Character(1)
92	Principal Write-down amount	Principal Write-down amount– Report the principal write-down amount for the loans where the principal was forgiven through loss mitigation.	Whole Number e.g., 5123 for \$5,122.81 Use banker’s rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
93	Property Valuation Method at Modification	Property Valuation Method at Modification – Report the method used to determine the property value prior to loan modification. <ul style="list-style-type: none"> • Full appraisal – Prepared by a certified appraiser • Limited appraisal – Prepared by a certified appraiser • Broker Price Opinion “BPO” – Prepared by a real estate broker or agent • Desktop Valuation – Prepared by bank employee • Automated Valuation Model “AVM” 	1 = Full Appraisal 2 = Limited Appraisal 3 = Broker Price Opinion 4 = Desktop Valuation 5 = Automated Valuation Model 6 = Unknown	Character(1)
94	Interest Type Conversion Duration	Indicates whether the interest type was converted from ARM to Fixed through loss mitigation, and the duration of the fixed rate period.	0 = Not converted to Fixed Rate 1 = Converted to Fixed Rate for 1-36 Months 2 = Converted to Fixed Rate for 37-60 Months 3 = Converted to Fixed Rate for 61-120 Months 4 = Converted to Fixed Rate for Greater than 120 Months	Numeric
95	Loss / Write-down Amount	Loss / Write-down Amount – Report all write-downs and reversals of loan principal and interest recorded as charge-offs against the Allowance for Loan and Leases Losses (ALLL) pursuant to FFIEC Call Report instructions. Also include all reversals of accrued but not collected interest, not directly changed against the ALLL.	Total loss or principal write-down incurred during the month. e.g., 125000 for \$125,000.00 Principal Write downs and Losses should be expressed as positive numbers.	Whole Number
96	Loss / Write-down Date	Loss / Write-down Date – The date on which a loss or write-down occurred.	YYYYMMDD	Whole Number
97	SOP 03-3 Status	SOP 03-3 Status – Code values: Y= Yes N=No	Code values: Y= Yes N=No	Character(1)
98	Total Debt at Time of REO	Total Debt is comprised of: 1) Unpaid Principal Balance; 2) Interest pass through Amount (interest paid to the Investor to purchase loan out of pool or any prior years interest charged off at non-accrual status); 3) Total Corporate Advance (incl. Property Preservation and Attorney’s fees); 4) Total Escrow Advance (taxes and insurance paid)	Whole Number e.g., 2123 for \$2,122.81 Use banker’s rounding.	Whole Number
99	Net Recovery Amount	Sales price net of costs of sales (e.g., sales commissions and buyer concessions)	Whole Number e.g., 2123 for \$2,122.81 Use banker’s rounding.	Whole Number

Field No.	Variable Name	Detailed Description	Allowed Values	Format
100	Credit enhanced amount	Total amount of credit enhancement received that offset the loss. Could come from mortgage insurance proceeds, pool arrangements in deals, or other features of securities structures.	Whole Number e.g., 2123 for \$2,122.81 Use banker's rounding.	Whole Number

Home Equity Loan and Home Equity Line of Credit Schedule -- **DRAFT**

Data Format

The Bank Holding Company shall provide the data each month as a single text file. This will be a “month-end” file produced each month and reported no later than thirty (30) calendar days after the end of the reporting month. This file will contain one record per active loan in the contributor’s inventory.

All loans meeting the definition of the FR Y-9C, Schedule HC-C, items 1.c.(1) (revolving, open-end loan secured by 1-4 family residential properties and extended lines of credit) and 1.c.(2)(b) (junior lien closed-end loans secured by 1-4 family residential real estate) shall be reported. In addition, the following loans shall be included::

- All inventory that has been transferred to another servicer, but only if transferred in the month that it was transferred
- All inventory that was liquidated, but only if liquidated during the reporting month

Additional Formatting:

- Options for all fields are comprehensive identifying a valid value for all loans regardless of status. If a value is Unknown or Unavailable the field should be left NULL - populated with a sequence of two pipes with no intervening spaces or explicit N/A coding.
- No quotation marks should be used as text identifiers.
- Do not provide a header row.
- Inactive inventory that was paid off in one manner or another (servicing transfer, involuntary liquidation or paid-in-full by borrower) before the beginning of the reporting month should not be included.
- The table on the pages following shows the fields that should be contained in the file.

Detailed Variable List

No	Name	Detailed Description	Allowed Values	Format
1	Loan Number	An identifier for this loan that will be the same from month to month. It must identify the loan for its entire life and must be unique (piggy-backs should be separated)	A contributor-defined alpha-numeric value up to 32 characters.	Character (32)
2	Loan Closing Date	Loan Closing Date – The date on which the original loan funding was disbursed to the borrower. For lines of credit, the date on which the line was established.	YYYYMMDD	YYYYMMDD
3	First Payment Date	First Payment Date - The date the borrower was scheduled to make the first payment on the loan, or first started making payments on the loan.	YYYYMMDD	YYYYMMDD
4	Property State	Property State – The state in which the property is located. Please be sure to provide the state where the property is located and not the billing address as the two may differ for non-Owner Occupied properties and second/vacation homes.	Two-letter postal codes for the state	Character(2)
5	Property ZIP Code	Property ZIP Code – The five digit zip code of the property	Five-digit number. Include leading zeroes, e.g.: 00901 10101	Character(5)
6	Original Loan Amount	Original Loan Amount - The dollar amount of the funds disbursed to the borrower at the time of loan closing. Amount of loan rounded to the nearest whole dollar	e.g. 125000 for \$125,000.00	Whole Number
7	Original Loan / Line Amount	Original Loan / Line Amount – The dollar amount of the funds disbursed to the borrower at the time of loan closing. For lines of credit, provide the total credit line available at origination NOT the original draw.	e.g. 125000 for \$125,000.00 Use banker's rounding.	Whole Number
8	Appraisal Amount - Original Property Value	Original Property Value – The property value in dollars at the time the loan was originated, defined as the lesser of selling price or the appraised value of the property securing the loan at origination or upon initial transfer into the servicing portfolio.	e.g. 125000 for \$125,000.00	Whole Number
9	Combined LTV	Original Combined LTV – The original combined loan-to-value (LTV) ratio is the original amount of the home equity loan (or credit line), in addition to any senior liens, divided by the property value at the time of loan origination. The committed loan amount (considering all senior liens and the subject loan) divided by the property value at the time of the HE origination.	Provide as a decimal. E.g.: 0.8 for 80% 1.05 for 105% Please populate with NULL if unavailable	Numeric, to 2 decimals. Please see "Allowed Values"

No	Name	Detailed Description	Allowed Values	Format
10	Documentation Type	<p>Income Documentation – Describes how the borrower’s income levels were documented at time of origination.</p> <p>a. Verified – The borrower provided full verification of income levels via W2, pay stubs, tax returns, etc.</p> <p>b. Stated - Stated Income includes all loans where the borrower was qualified for approval based on representation of income, without direct verification of either the source or amount of said income by the lender.</p> <p>i. Lender Designation – Acceptance of information without direct verification is based on the lender’s decision. Generally, the borrower is not charged an additional fee.</p> <p>ii. Borrower Designation – Acceptance of information without direct verification is by borrower request. Generally, the borrower is charged an additional fee for this feature.</p>	<p>1 = Verified 2 = Stated – Lender 3 = Stated – Borrower 4 = Stated – Unknown 5 = Unknown</p>	Character (1)
11	Debt to Income (DTI)- Back end	Debt to Income (DTI) - The total monthly liabilities of the borrower, including the debt on the subject property, divided by the total monthly income of the borrower(s).	Whole Number	Whole Number
12	Debt to Income (DTI) - Front end	Debt to Income (DTI) - The monthly principal, interest, tax, insurance (PITI) payment divided by the borrower(s) gross monthly income.	Whole Number	Whole Number
13	Original FICO	<p>Original FICO – The statistically calculated credit score of all borrowers developed by the Fair Isaac Corporation used to evaluate the creditworthiness of the borrower. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the underwriting decision was based.</p> <p>The credit score of the borrower at origination using the FICO scaling from 350 to 850. Report the score on which the underwriting decision was based.</p>	Provide as a whole number, e.g.: 759	Whole Number
14	Current FICO	<p>Current FICO – The Current FICO reflects the refreshed score based on the Fair Isaac calculation.</p> <p>The most recently determined FICO score of the borrower.</p>	Provide as a whole number, e.g.: 723	Whole Number

No	Name	Detailed Description	Allowed Values	Format
15	Occupancy	<p>Owner Occupancy Flag – Report all instances where the borrower owns and occupies the property securing the loan or line.</p> <p>The occupancy status at origination</p>	<p>1 Owner Occupied 2 Non-Owner Occupied</p>	Character(1)
16	Lien Position at Origination	<p>Lien Position at Origination – The position of this loan relative to any additional liens on the property. If there are no additional liens, loan is in first position. If lien position is greater than 3, then code as 3.</p>	<p>1 = First lien 2 = Second lien 3 = Third lien or greater 4 = Other</p>	Character(1)
17	Home Equity Line Type	<p>Home Equity Line Type</p> <ul style="list-style-type: none"> • Home Equity Loan – Traditional fixed term second mortgages with no draw feature • Home Equity Line of Credit – The borrower may access an available credit line through draw features. Lines of credit balances may have fixed term, locked or amortizing portions. 	<p>1 = Home Equity Loan 2 = Home Equity Line of Credit 3 = Other</p>	Character(1)
18	Number of Units	<p>Property Type – Provide the number of units of the property, if the actual number of units is not available for multi-family properties please code this field with a 9.</p>	<p>Whole number. If the number of specific units is not identifiable for multi-family properties please code as 9.</p>	Whole Number
19	Property Type	<p>Property Type Descriptors</p> <ul style="list-style-type: none"> • SFR – Single Family Residence • Multi – Multi-family property • Condo – Condominium • Coop – Cooperative • PUD – Planned Unit Development/Townhouse • MFG – Manufactured Housing • Other • Unknown 	<p>1 = SFR 2 = Condo 3 = Co-Op 4 = 2-4 Units 5 = Townhouse 6 = PUD 7 = 5+ Units E = Commercial F = Mixed Use M = Manufactured Housing Z = Other U = No Data</p>	Character(1)
20	Interest Type at Origination	<p>Interest Type at Origination</p> <ul style="list-style-type: none"> • Fixed – Loans where the interest rate is fixed for the entire term. • Variable – Loans where the interest rate fluctuates based on a spread to an index. Include all variable rate loans regardless of whether there is an initial fixed period. 	<p>1 = Fixed 2 = Variable</p>	Character(1)

No	Name	Detailed Description	Allowed Values	Format
21	Interest Only at Origination	<p>Interest Only at Origination – Indicates whether the required minimum payment at origination was equal to the interest due on the loan in the reporting month.</p> <p>Indicates whether the loan required interest only at origination. That is, at origination, was the minimum monthly payment for the loan just interest.</p>	<p>N = Was not I/O in reporting month Y = Was I/O in reporting month U Unknown</p>	Character(1)
22	Interest Only in Reporting Month	<p>Interest Only in Reporting Month – Identifies whether the minimum payment in the reporting month represents only the interest due on the loan.</p> <p>Indicates whether the loan required interest only for the reporting month. That is, at end-of-month for the reporting month, was the minimum monthly payment for the loan just interest.</p>	<p>N = Was not I/O in reporting month Y = Was I/O in reporting month</p>	Character(1)
23	Duration of Interest Only Payments	<p>Number of months that interest only payments are due on loans with interest-only payment terms - home equity loans in particular.</p>	Whole number	Whole Number
24	Loan Source	<p>Loan Source – Identifies the source by which the servicer originated or otherwise acquired the loan. At the servicer's discretion, acquired servicing may be reported as retail, broker, or correspondent originations to the extent the information is available.</p> <ul style="list-style-type: none"> • Retail – Report all loans originated through the reporting institution's retail, including branch or internet, production channel. • Wholesale (Broker) - Report all loans originated through the reporting institution's wholesale/broker production channel. Report as broker originated all third-party originated loans where the bank cannot distinguish between broker and correspondent originated. • Correspondent - Loans acquired through the reporting institution's correspondent production channel. This includes all whole loans purchased on a recurring basis (flow) from another correspondent institution, eligible for securitization into the secondary markets or portfolio retention on the bank's balance sheet. Report as broker originated all third-party originated loans when the bank cannot distinguish between broker and correspondent originated. • Servicing Rights Purchased - Refers to a separately negotiated purchase of mortgage servicing rights (PMSR) from a third party. When the servicer cannot distinguish between bulk whole loan and bulk servicing 	<p>1 = Retail (Branch, Internet) 2 = Wholesale 3 = Correspondent 4 = Servicing Rights Purchased 5 = Bulk Purchased 6 = Wealth Management / Private Banking</p>	Character(1)

No	Name	Detailed Description	Allowed Values	Format
		<p>acquisitions, the servicer should report all of these acquisitions consistently in the category that represents the majority of the servicer's acquisitions. Note: This reporting category applies exclusively to the Servicing Portfolio.</p> <ul style="list-style-type: none"> • Bulk Purchase – Pools of whole loans purchased from a third party originator either to securitize or retain in the bank-owned portfolio. Acquisitions for the Servicing Portfolio in this manner are typically negotiated as one-time transactions between a Mortgage Institution and an independent third party originator (Mortgage Company or Correspondent). Report all bulk acquisitions and correspondent flow acquisitions as correspondent originated when the institution cannot distinguish between these categories. Also, include loans acquired by the Servicer through a corporate transaction involving the merger or acquisition of another non-affiliated corporation. • Wealth Management/Private Banking – report all loans originated through a servicer's private wealth management or private banking division. 		
25	Credit Class	Credit Class – Servicer defined Prime, Alt-A and Non-prime designation.	1 = Prime 2 = Alt-A 3 = Non-prime	Character(1)
26	Loan / Line Owner	Loan / Line Owner – Identifies the investor of the loan <ul style="list-style-type: none"> • Securitized – Loans securitized by private or public issuers. • Portfolio – Loans owned and held on the bank's balance sheet. Include both Held for Sale or Held for Investment in this category. • Serviced For Others – Loans that are not contained in securitizations and are owned by a party other than the bank. 	1 = Securitized 2 = Portfolio 3 = Serviced For Others 4 = Other	Character(1)
27	ARM Initial Rate Period	Initial fixed principal and interest payment period in months for adjustable rate hybrid loans.	Whole Number	Whole Number
28	ARM Payment Reset Frequency	Payment reset frequency for adjustable rate loans in months.	Whole Number	Whole Number
29	Allowable Draw Period	Draw Period – For lines of credit only, the duration in months (starting with the origination date) during which the borrower has the ability to make withdrawals against the credit line. Important: Leave NULL for home equity loans. Draw period expressed in months	1 - 360	Whole Number

No	Name	Detailed Description	Allowed Values	Format
30	Arm Index	The published financial index name used to determine the interest rate.	07 = COSI - Cost of Savings Index 10 = Tbill Unknown Type 11 = Tbill 3mo 12 = Tbill 6mo 13 = Tbill 1yr 14 = Tbill 3yr 15 = Tbill 5yr 1Z = Tbill Other 20 = COFI Unknown Type 21 = COFI 11D 22 = COFI NM 2Z = COFI Other 30 = LIBOR Unknown Type 31 = LIBOR 3mo 32 = LIBOR 6mo 33 = LIBOR 1yr 3Z = LIBOR other 40 = FHLBB Ntl Mtg Rt 50 = Bank Prime Rate 60 = Certificate of Deposit 70 = FNMA/FHLMC 80 = MTA(Moving Treasury Avg) 81 = LAMA(LIBOR Annual Moving Avg) ZZ = Other UU = Unknown	Character(2)
31	ARM Margin at Origination	ARM margin Represents margin for adjustable rate loans Report the rate that is added to the index to determine the monthly interest rate at origination of the loan.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
32	ARM periodic rate cap	ARM periodic rate cap Periodic interest rate cap for adjustable rate loans Absolute rate cap (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
33	ARM Periodic Rate Floor	ARM Periodic Rate Floor Periodic interest rate floor for adjustable rate loans Absolute rate floor (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"

No	Name	Detailed Description	Allowed Values	Format
34	ARM Lifetime Rate Cap	ARM Lifetime Rate Cap Represents lifetime interest rate for adjustable rate mortgages. Absolute rate cap (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
35	ARM Lifetime Rate Floor	ARM Lifetime Rate Floor Represents minimum lifetime interest rate for adjustable rate mortgages. Absolute rate floor (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
36	ARM Periodic Pay Cap	Represents cap on monthly payments for adjustable rate mortgages.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
37	ARM Periodic Pay Floor	Represents floor on monthly payments for adjustable rate mortgages.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
38	Original Loan Term	Original Loan Term – The term in months between the loan closing date and maturity date.	0 – 600	Whole Number
39	Bankruptcy Flag	Bankruptcy flag – Whether the borrower is in bankruptcy as of the end of the reporting month. Flag all loans where the servicer has been notified of the borrower’s bankruptcy declaration.	N = Not in bankruptcy in reporting month Y = In bankruptcy in reporting month	Character(1)
40	Next Payment Due Date	Next payment due date – The due date for the next outstanding payment on the loan. For delinquent loans this date will be in the past.	YYYYMMDD	YYYYMMDD
41	P & I Frequency	The frequency of the scheduled periodic payments.	1 = Weekly 2 = Biweekly 3 = Semi Monthly 4 = Monthly 5 = Quarterly 6 = Semi Annually 7 = Annually 8 = Interest Only, Monthly 9 = Interest Only, Other than Monthly U = Unknown Z = Other	Character(1)

No	Name	Detailed Description	Allowed Values	Format
42	Original Interest Rate	Original Interest Rate – The annual percentage rate as specified on the note at the time of origination.	Provide as a decimal. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
43	Current Interest Rate	Current Interest Rate – The annual percentage rate of the loan as of the last day of the reporting month.	Provide as a decimal. E.g.: 0.1075 for 10.75%	Numeric, to 5 decimals. Please see "Allowed Values"
44	Interest Type in Current Month	Interest Type in Current Month – Identifies the interest type in the reporting month.	1 = Fixed 2 = Variable	Character(1)
45	Total payment due	Scheduled monthly principal and interest payment due in the current month	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	Whole Number
46	Principal and Interest (P&I) Amount Current	Minimum Payment Amount – The dollar amount of the minimum payment due on the loan or line in the reporting month.	e.g, 1000 for \$1,000.00 Use Banker's Rounding	Whole Number
47	Principal Balance	Unpaid Principal Balance (Gross) – Current unpaid balance at the end of the reporting month rounded to the nearest dollar. This amount does not include any charge-offs, discounts or other accounting marks. It should only be reduced to zero when: <ul style="list-style-type: none"> • For loans: when the loan has been liquidated – either paid-in-full, charged-off, REO sold or Service transferred • For lines: either when the loan has been liquidated or when the credit line is not being utilized by the borrower. 	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number
48	Monthly Draw Amount	For home equity line of credit accounts, the total amount drawn during the month.	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number
49	Current Credit Limit	Current Credit Line Amount – For lines of credit, the total credit line currently available to the borrower. Important: Leave NULL for home equity loans.	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number

No	Name	Detailed Description	Allowed Values	Format
50	Loan Status (MBA method)	Status of borrower payments (Current, 30, 60, 90 etc.) of loan. PLEASE NOTE: Indicators of Foreclosure, Bankruptcy and REO are also carried in this field.	C = Current 3 = 30 days 6 = 60 days 9 = 90+ days F = FC R = REO T = Terminated Reporting S = Servicing Sold Release 0 = Paid off U = Unknown	Character(1)
51	Foreclosure Referral Date	Foreclosure Referral Date – Provide the date that the loan was referred to an attorney for the purpose of initiating foreclosure proceedings. This date should reflect the referral date of currently active foreclosure process. Loans cured from foreclosure should not have a referral date.	YYYYMMDD	YYYYMMDD
52	Foreclosure Sale Date	Foreclosure Sale Date – The date of the foreclosure sale (or sheriff's sale), please populate the date for any loan that has completed foreclosure sale whether or not the title was acquired by the bank.	YYYYMMDD	YYYYMMDD
53	Pre-payment penalty flag	A flag to indicate if the loan carries a penalty if the borrower prepays the loan during a specified period of time.	Y=Yes N=No U=Unknown	Character(1)
54	Pre-Payment Penalty Term	The time period from loan origination that a prepayment penalty applies (if applicable).	Whole number	Whole Number
55	Paid-in-full coding	Paid-in-full-coding Indicates whether and how the loan was paid in full Provide the method for any loan that was paid-in-full during the reporting month. <ul style="list-style-type: none"> • Paid-in-full this month by home owner – Code all instances where the loan has been paid in full by the borrower either through refinance of the mortgage, sale of the property or principal payment in full. • Foreclosure Completed This Month • Servicing Transfer – Code all instances where the servicing of the mortgage has been transferred or sold to another institution during the reporting month. 	0 = Not Paid-In-Full 1 = Paid-In-Full This Month by home owner 2 = Foreclosure Completed This Month 3 = Servicing Transferred This Month	Character(1)

No	Name	Detailed Description	Allowed Values	Format
56	Foreclosure Status	<p>Foreclosure Status – Identifies the current foreclosure status as of the end of the reporting month.</p> <ul style="list-style-type: none"> • In foreclosure, pre-sale – Coded for any loan that has been referred to an attorney for loss mitigation proceedings but has not yet gone to foreclosure sale. • Post-sale Foreclosure / REO – Coded for any loan where the bank has obtained title at foreclosure sale. This includes loans in redemption as well as those in REO status and being actively marketed. 	<p>0 = Not in foreclosure (including cured from foreclosure) 1 = In foreclosure 2 = Post-sale / REO</p>	Character(1)
57	Loss / Write-down Amount	<p>Loss / Write-down Amount – Home Equity credit related losses and principal write downs incurred during the month, including all write-offs of principal, interest, receivables, or accruals that are deemed uncollectible.</p> <p>Report all write-downs and reversals of loan principal and interest recorded as charge-offs against the Allowance for Loan and Leases Losses (ALLL) pursuant to FFIEC Call Report instructions. Also include all reversals of accrued but not collected interest, not directly charged against the ALLL.</p>	<p>e.g, 125000 for \$125,000.00 Principal Write downs and Losses should be expressed as positive numbers.</p>	Whole Number
58	Loss / Write-down Date	Loss / Write-down Date – The date on which a loss or write-down occurred.	YYYYMMDD	YYYYMMDD
59	Liquidation Status	<p>Liquidation Status – Provide the liquidation method for any loan that was liquidated during the reporting month.</p> <ul style="list-style-type: none"> • Not Paid In Full – Coded for any home equity loans having an outstanding balance as of month-end as well as all active lines of credit. • Voluntary Payoff – Code all instances where the loan has been paid in full by the borrower either through refinance, sale of the property or principal payment in full. • Involuntary Liquidation – Code all instances where the loan has been liquidated either through foreclosure proceedings or another settlement option resulting in incomplete repayment of principal. Include short-sales, charge-offs, as well as REO liquidations. • Servicing Transfer – Code all instances where the servicing of the loan has been transferred or sold to another institution during the reporting month. 	<p>0 = Not paid-in-full 1 = Voluntary payoff 2 = Involuntary liquidation (foreclosure) 3 = Servicing transfer</p>	Character(1)
60	Troubled Debt Restructure	<p>Troubled Debt Restructure – A date designating when a modified loan was classified as a Troubled Debt Restructuring (TDR).</p> <p>In accordance with FAS 114</p>	<p>YYYYMMDD Do not populate for loans that have not been modified.</p>	YYYYMMDD

No	Name	Detailed Description	Allowed Values	Format
61	Repayment Plan Performance Status	<p>Repayment Plan Performance Status – This field tracks the performance of repayment and stip-to-mod plans. If a repayment plan or stip-to-mod was completed successfully during the month it should be coded as such in the work-out type completed field and under the following:</p> <ul style="list-style-type: none"> • Code as a zero any loan that does not have an active repayment plan as of month-end and did not have the terms of a repayment plan cancelled or broken during the month. • Stip-to-Mod Active – The borrower is performing as scheduled on a stipulated repayment agreement that, if successful will result in a modification. • Stip-to-Mod Broken – The borrower has broken the terms specified by a stip-to-mod agreement and the modification was not executed. • Repayment Plan Active – The borrower is performing as scheduled according to the terms of an executed repayment plan. • Repayment Plan Broken – The borrower has defaulted on the terms of an executed repayment plan during the month. • Repayment Plan Cancelled by Servicer – The borrower was on a repayment plan that was cancelled by the servicer during the month. • Repayment Plan Cancelled at Borrower’s Request – The borrower was on a repayment plan that was cancelled at their request during the month. • 2MP/HAMP Trial Period Active – Report all 2MP or HAMP program pre-modifications that are performing as scheduled under a trial period plan and the plan is not broken. The Trial is defined as Active when the borrower makes the first required trial payment. • 2MP/HAMP Trial Broken – Report all 2MP or HAMP program pre-modifications where the borrower has not complied with the terms of the schedule such that the modification will not be executed. • 2MP/HAMP Trial Cancellation – The 2MP or HAMP Trial was cancelled due to borrower ineligibility or other reason. 	<p>0 = Loan does not have an active repayment plan as of month-end and did not have the terms of a repayment plan broken or cancelled 1 = Stip to Mod Active 2 = Stip to Mod Broken 3 = Repayment Plan Active 4 = Repayment Plan Broken 5 = Repayment Plan Cancelled by Servicer 6 = Repayment Plan Cancelled at borrower’s request 7 = 2MP/HAMP Trial Period Active 8 = 2MP/HAMP Trial Broken 9 = 2MP/HAMP Trial Cancellation</p>	Character(1)

No	Name	Detailed Description	Allowed Values	Format
62	Capitalization	Capitalization – Capitalization is defined as instances where accrued and/or deferred principal, interest, servicing advances, expenses, fees, etc. are capitalized into the unpaid principal balance of the modified loan. If accrued and/or deferred principal, interest, servicing advances, expenses, fees, etc. are capitalized into the unpaid principal balance during modification this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL.	N = No Y = Yes	Character(1)
63	Interest Rate Frozen	Interest Rate Frozen - Report on all loans where a floating interest rate was frozen at a fixed rate. If the loan was an adjustable rate and it was converted to a fixed rate during modification process this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL.	N = No Y = Yes	Character(1)
64	Principal Deferred	Principal Deferred - Report on any loans where principal payment or amortization has been deferred to a later date. If where principal payment or amortization has been deferred to a later date during modification process this field should be “Y” otherwise it should contain a zero. Note: None of the records should contain a NULL.	N = No Y = Yes	Character(1)
65	SOP 03-3 Status	SOP-03-03 - Identify any loans that are accounted for under SOP-03-03 purchase accounting. If the loan is accounted for under SOP-03-03 purchase accounting this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL.	N = No Y = Yes	Character(1)
66	Workout Type Completed / Executed	Workout Type Completed / Executed – The type of loss mitigation activity. This field should be coded for any loan where a loss mitigation effort has been successfully completed in the current month. Successful completion is defined as the closing of loss mitigation activities where the borrower has no remaining delinquent obligations to the servicer. The field should be coded in only the reporting month when the workout type was completed and not in subsequent months.	0 = No Workout Plan Performed 1 = Modification 2 = Payment Plan 3 = Deed in Lieu 4 = Short Sale 5 = Stipulated Repayment / stip to mod 6 = Do not Use 7 = Settlement 8 = Other	Character(1)
67	First Mortgage Serviced In House	First Mortgage Serviced In House – Report any instance where the first mortgage associated with the home equity loan/line is serviced by your bank. Junior Lien where the Bank services the First Mortgage. Leave NULL for any first lien home equities.	N = No the first mortgage is not serviced in house Y = Yes, the first mortgage is serviced in house.	Character(1)

No	Name	Detailed Description	Allowed Values	Format
68	Settlement Negotiated Amount	<p>Settlement Negotiated Amount – The settlement amount (portion of the outstanding UPB) agreed to be paid by the customer</p> <p>For any loan or line where the “Settlement” option is selected under the Workout Type Completed / Executed field, populate the total outstanding portion of the UPB that the borrower has agreed to pay.</p>	<p>e.g, 125000 for \$125,000.00 Use Banker’s Rounding</p>	Whole Number
69	Credit Line Frozen Flag	<p>Credit Line Frozen Flag – Flag to indicate line of credit frozen in the reporting month.</p> <p>Identifies any line of credit that is in its draw period where the credit line has been frozen, allowing no further draws or increase in principal balance outstanding, in the reporting month. This field should continue to be coded as “Y” for any month the credit line remains frozen until paid in full or the line is reinstated. Important: Leave NULL for home equity loans.</p>	<p>N = No the line of credit was not frozen Y = Yes the line of credit was frozen in the reporting month</p>	Character(1)
70	Locked Amount – Amortizing – LOC	<p>Locked Amount – Amortizing – LOC – Amount of credit line that has been locked and is now amortizing.</p> <p>For lines of credit, populate this field with the total dollar amount of the outstanding principal balance that has been “locked” and is now amortizing under independent loan terms. Important: Leave NULL for any home equity loan. Also leave NULL for any line of credit that does not have a lockout feature. If a line of credit has a lockout feature and no balance is locked, the field should contain a zero.</p>	<p>e.g, 125000 for \$125,000.00 Use Banker’s Rounding</p>	Whole Number
71	Locked Amount – Interest Only – LOC	<p>Locked Amount – Interest Only – LOC – Amount of credit line that has been locked. (Interest Only)</p> <p>For lines of credit, populate this field with the total dollar amount of the outstanding principal balance that has been locked as an interest only loan operating under independent terms. Important: Leave NULL for any home equity loan. Also leave NULL for any line of credit that does not have a lockout feature. If a line of credit has a lockout feature and no balance is locked, the field should contain a zero.</p>	<p>e.g, 125000 for \$125,000.00 Use Banker’s Rounding</p>	Whole Number

No	Name	Detailed Description	Allowed Values	Format
72	Repayment Plan Start Date	Repayment Plan Start Date – Date repayment plan was entered into. Indicates the date on which the terms of a loss mitigation repayment plan were agreed upon and initiated between the borrower and servicer.	YYYYMMDD	YYYYMMDD
73	Actual Payment Amount	Actual Payment Amount – The actual dollar amount of the payment received in the reporting month.	e.g, 1000 for \$1,000.00 Use Banker’s Rounding	Whole Number
74	Lockout Feature Flag	Lockout Feature Flag – Lines of credit that have a lockout feature Report any line of credit that contains a “lock-out” feature whereby a portion of the outstanding principal balance on a line may be locked into an amortizing or interest only loan with separate terms. Important: This field should contain null for home equity loans. For Home equity lines of credit this field should only contain the values “Y” or ‘N’.	N = No Y = Yes	Character(1)
75	Credit Line Closed Flag	Credit Line Closed Flag – Identifies any line of credit that is in its draw period where the credit line has been closed, allowing no further draws or increase in principal balance outstanding. The status code should remain on the line until paid in full. Important: Leave NULL for home equity loans.	N = No Y = Yes	Character(1)
76	Rate reduction	Rate reduction – The interest rate on the loan was lowered. If the interest rate was lowered on the loan through modification this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL	N = No Y = Yes	Character(1)
77	Term modification	Term modification - A term modification is one in which there was a change to the rate reset date balloon feature and/or maturity date. If the rate reset date balloon feature and/or maturity date was changed through a modification this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL.	N = No Y = Yes	Character(1)
78	Principal write down	Principal write down - Report all loans where an adjustment to the unpaid principal balance has occurred. If adjustment to the unpaid principal balance has occurred through a modification this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL.	N = No Y = Yes	Character(1)

No	Name	Detailed Description	Allowed Values	Format
79	Line Reage	<p>Line of Credit has been reaged, but terms have not been formally modified.</p> <p>This field should be "Y" for lines that have been reaged but are not in active loss mitigation.</p> <p>If the line is not either modified or reaged, or this is a loan this value should be omitted (NULL).</p>	<p>N = No Y = Yes If record is loan please leave blank (NULL)</p>	Character(1)
80	Loan Extension	<p>Home Equity Loan has been extended, but terms have not been formally modified. This field should be "Y" for loans that have been extended but are not in active loss mitigation. Loans that are in loss mitigation where the amortization term of the loan is being changed should be "N" here. If the line is not either modified or reaged, or this is a line of credit this value should be omitted (NULL).</p>	<p>N = No Y = Yes If record is loan please leave blank (NULL)</p>	Character(1)
81	Unpaid Principal Balance (Net)	<p>Unpaid Principal Balance (Net) – Net Unpaid Principal Balance for a Home Equity loan is the Gross Unpaid Principal Balance minus any charge-offs taken against the loan loss reserve (ALLL) for that same loan. The charge-off amount for Net Unpaid Balance is the cumulative lifetime loss for the loan and not the partial charge-off amount for the given reporting month. The net amount does not include SOP-03-03 purchase accounting marks. Net UPB is rounded to the nearest dollar. If Net UPB is unknown because the loan is Serviced for Others or for any other reason, this value should be NULL.</p>	<p>e.g, 125000 for \$125,000.00 Use banker's rounding.</p>	Whole Number

Address Matching Loan Level Data Collection

Data Format

The banks should provide the data each month in a single bar-delimited text file. Fields should be delimited with a vertical bar (|, ASCII decimal 124, ASCII hexadecimal 7C). This will be a “month-end” file produced each month. This file will contain one record per active loan in the contributor’s inventory.

The loans included should be as follows:

- All active inventory on the last day of the month
- All inventory that has been transferred to another servicer, but only if transferred in the month that it was transferred
- All inventory that was liquidated, but only if liquidated during the reporting month.

Additional Formatting:

- Options for all fields are comprehensive identifying a valid value for all loans regardless of status. If a value is Unknown or Unavailable the field should be left NULL - populated with a sequence of two vertical bars (|, ASCII decimal 124, ASCII hexadecimal 7C) with no intervening spaces or explicit N/A coding.
- No quotation marks should be used as text identifiers.
- Please do not provide a header row

Inactive inventory that was paid off in one manner or another (servicing transfer, involuntary liquidation or paid-in-full by borrower) before the beginning of the reporting month should not be included.

No	Name	Detailed Description	Allowed Values	Format
1	Loan Number	An identifier for this loan that will be the same from month to month. It must identify the loan for its entire life and must be unique (piggy-backs should be separated). It also must be the same loan number that is provided in the Loss Mitigation files.	A contributor-defined alpha-numeric value up to 32 characters.	Character(32)
2	Property Street Address	The street address associated with the property. Must include street direction prefixes, direction suffixes, and Unit Number for condos and coops.	Text field. Include street prefixes, suffixes, and unit number, e.g.: 123 E Main St # 123 123 Highway 79 South Unit 567	Text
3	Property City	The city in which the property is located. Contributors should be careful to provide the property city (not the mailing state of the borrower).	Text field	Text
4	Property	The state in which the property is located.	Two-letter postal codes	Character(2)

No	Name	Detailed Description	Allowed Values	Format
	State	Contributors should be careful to provide the property state (not the mailing state of the borrower).	for the state.	
5	Property ZIP code	Nine-digit ZIP code of the property or five-digit ZIP code if nine-digit is not available. Please be sure to provide the property ZIP code (not the mailing ZIP).	Five-digit or nine-digit number. Include leading zeroes WITH NO DASHES, e.g.: 00901 101015271	Numeric(5)
6	Mailing Street Address	The borrower's mailing street address. May be the same as the Property address. Must include street prefixes, suffixes, and Unit Number for condos and coops.	Text field. Include street prefixes, suffixes, and unit number, e.g.: 123 E Main St Apt 123 123 Highway 79 South Unit 567	Text
7	Mailing City	The borrower's mailing city. May be the same as the Property City.	Text field.	Text
8	Mailing State	The borrower's mailing state. May be the same as the Property State.	Two-letter postal codes for the state.	Character(2)
9	Mailing ZIP Code	Nine-digit ZIP code of the mailing address or five-digit ZIP code if nine-digit is not available.	Five-digit or nine-digit number. Include leading zeroes WITH NO DASHES, e.g.: 00901 101015271	Numeric (5)
10	Liquidation Status	Whether and how the loan was paid-in-full.	0 =Not paid-in-full 1 =Voluntary Payoff / Refinance (includes Property Sale) 2 = Involuntary liquidation 3 = Servicing transfer	Character(1)
11	Original Lien Position	1 st , 2 nd , 3 rd , etc.	1 = First Lien 2 = Second Lien 3 = Third Lien	Character(1)
12	Census Tract	Census tract of the property address.	Census tract number, provided in text format including any leading zeroes and the decimal points if applicable.	

Credit Card Data Collection Data Dictionary -- **DRAFT**

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Data Collection Instructions

- Loan Population should include all loans that fall in any of the following categories:
 - a. General Purpose Credit Cards: These are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student card if applicable. This includes loans reported on line 6.a of schedule HC-C of the FR Y-9C.
 - b. Private Label Credit Cards: These credit cards, also known as Proprietary Credit Cards, are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable. This includes loans reported on line 6.a of schedule HC-C of the FR Y-9C.
 - c. Business Card: Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level). This includes SME credit card loans that are those reported on line 4.a of schedule HC-C of the FRY-9C.
 - d. Corporate Credit Cards: Employer-sponsored credit cards for use by a company's employees. This includes US corporate credit card loans that are those reported on line 4.a of schedule HC-C of the FRY-9C.

- Do not report data from international cards.
- For all variables reported please report as blank if information is missing or unknown.
- Avoid account duplications.
- Data **are** collected monthly and shall be reported no later than thirty (30) calendar days after the end of the reporting month.
- For account level variables representing monetary value please use the U.S. Dollar (\$) as the reporting monetary unit.
- For portfolio level variables representing monetary value please use millions of dollars (\$ Millions) as the reporting monetary unit.
- For portfolio level variables, the list of summary variables is to be reported for each portfolio segment. The variables 'Credit Card Type' and 'Lending Type' should be used to define the portfolio segment in a reporting month. For example, General Purpose Bank Cards would constitute the first segment for a bank in a reporting month, say January 2011. There are four Credit Card Type

segments and four Lending type segments. Hence, the dataset should always have 16 rows of data per reporting month. The remaining portfolio level variables are the requested summary variables.

- No quotation marks should be used as text identifiers.
- Mandatory variables should be provided in all cases. Contingent Mandatory variables should be provided when available, or when not directly available they should be provided on a best effort basis. All mandatory variables must be completed for each reported credit. Variables designated "Contingent Mandatory" must be reported if the reporter uses the requested information in the course of the reporter's risk management practices or otherwise generates or stores the requested information. If the reporter does not use or generate the information requested in the variable, the reporter is not required to generate the information for this schedule, in which case the variable should be reported as blank.
- Basel II variables are mandatory for Basel II banks, optional for non-Basel II Banks.

1 Account Level

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
1	Reference Number	ReferenceNumber	A unique identifier for the loan record that will be the same month to month. A reference number shall be used in lieu of the actual account number. The reference number shall identify the account or account relationship (for Business Credit Cards) for its entire life. The Aggregator will recommend a best practice for the identification or generation of this identifier and the safeguarding of account privacy information. Replacement accounts will need to be linked. Banks will need to work with the Aggregator on mapping cross reference account numbers. This may require another data field.	S	Mandatory	C12
2	Customer ID	CustomerId	A unique customer identifier that will be the same across loan records for the same customer from month to month. The Aggregator will recommend a best practice for the identification or generation of this identifier and the safeguarding of account privacy information.	S	Mandatory	C12
3	Bank ID	BankId	Identifies the bank.	S	Mandatory	C12
4	Period ID	PeriodId	Identifies the reporting period. Reporting period is the period (month) over which account metrics are reported.	D	Mandatory	Date YYYYMMDD

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
5	State	AccountState	Report the State the cardholder currently reports as their billing address. If account originated in the US and the card member has subsequently moved to a foreign country, report as non-US. a. State postal code or b. Report as non-US or c. Report as AP - if Army Post Office address.	D	Mandatory	C2
6	Zip Code	AccountZipCode	Report the zip code the cardholder reported as their billing address (5 digits for U.S. accounts).	D	Mandatory	C5

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
7	Credit Card Type	CreditCardType	<p>Report each account in one of the following categories:</p> <p>1 = General Purpose - can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student card if applicable. Consumer Charge Cards are defined as consumer credit cards for which the balance is repaid in full in each billing cycle. This population includes loans reported on line 6.a of schedule HC-C of the FR Y-9C.</p> <p>2 = Private Label - also known as Proprietary Credit Cards, are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable. This includes loans reported on line 6.a of schedule HC-C of the FR Y-9C.</p> <p>3 = Business Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level). This includes SME credit card loans that are those reported on line 4.a of schedule HC-C of the FRY-9C.</p> <p>4 = Corporate Card -Employer-sponsored credit cards for use by a company's employees. This includes US corporate credit card loans that are those reported on line 4.a of schedule HC-C of the FRY-9C.</p>	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
8	Product Type	ProductType	Report each account in one of the following product types: 1 = Co-brand 2 = Oil and Gas 3 = Affinity 4 = Student (if internally identified as a student card) 5 = Other	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
9	Lending Type	LendingType	<p>Report each account in one of the following categories:</p> <p>1 = Consumer Bank Card - Regular general purpose credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.</p> <p>2 = Consumer Charge Card - Consumer credit cards for which the balance is repaid in full in each billing cycle.</p> <p>3 = Non Consumer Bank Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Also report Corporate Card Employer-sponsored credit cards for use by a company's employees.</p> <p>4 = Non Consumer Charge Card – Small business credit card or corporate credit card for which the balance is repaid in full in each billing cycle.</p> <p>5 = Other.</p>	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
10	Revolve Feature	RevolveFlag	Identify whether the account has an associated revolve feature i.e. where the entire balance or part of the balance is not required to be repaid in full at the end of the billing cycle. 1 = Yes 0 = No	S	Mandatory	N1
11	Network ID	NetworkId	Report each account in one of the following categories: 1 = Visa 2 = MasterCard 3 = American Express 4 = Discover 5 = Other	S	Mandatory	N1
12	Secured Credit Type	CreditCardSecuredFlag	Indicate whether the card is included in a program where any portion of the line is secured by collateral. 1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
13	Loan Source/Channel	LoanChannel	<p>Report the source or channel by which the lender solicited or otherwise acquired the account. The method of solicitation could include direct mail, the internet, take-one applications, or telemarketing. Report each account in one of the following categories:</p> <p>0 = Take-One Other application - unsolicited accounts based on a customer completing an internet, magazine insert or event marketing application.</p> <p>1 = Pre-approved - accounts originated under a program where the issuer solicits a list of potential customers to which it will make an offer of credit.</p> <p>2 = Invitation to Apply "ITA" - accounts originated based on a solicitation that required a customer to undergo a full credit review prior to approval.</p> <p>3 = Take-One Branch application - unsolicited accounts based on customer completing an application obtained at bank.</p> <p>4 = Accounts Purchased from a 3rd Party - accounts added as a result of portfolio acquisition or mergers. Do not include here if already included in one of the above channels.</p> <p>5 = Other loan source known and not included in 0 – 4 above.</p>	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
14	SOP-03-03 flag	SOP0303Flag	Identify any loans that are accounted for under SOP-03-03 purchase accounting. 1 = Yes 0 = No	S	Mandatory	N1
15	Cycle Ending Balance	CycleEndingBalance	Report the total outstanding balance for the account at the end of the current month's cycle. If cycle ending balance is not available, report the total balance outstanding on the account as of the month-end reporting date.	D	Mandatory	N12.2
16	Cycle Ending Balance Flag	CycleEndingBalance Flag	Identify any loans where CycleEndingBalance reports the total outstanding balance for the account at the end of the current month's cycle. 1 = Yes 0 = No	D	Mandatory	N1
17	Accounts Under Promotion	PromotionFlag	Report accounts under promotion i.e. subject to promotional pricing in the current month's cycle. 1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
18	Cycle Ending Balances Mix - Promotional	CycleEndingBalance Promotional	Balances at a Promotional Rate - report any amount outstanding priced at rates below the account's normal purchase APR at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Contingent Mandatory	N12.2
19	Cycle Ending Balances Mix - Cash	CycleEndingBalance Cash	Balances at a Cash Advance Rate - report any amount outstanding priced at cash advance APR at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Contingent Mandatory	N12.12
20	Cycle Ending Balances Mix - Penalty	CycleEndingBalance Penalty	Balances Subject to Default or Penalty Pricing - report any amount outstanding subject to default or penalty pricing due to performance at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Contingent Mandatory	N12.2
21	Cycle Ending Balances Mix - Other	CycleEndingBalance Other	All other balances outstanding at the end of the current month's cycle ending date not included in field No. 19, 20, and 21 above. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Contingent Mandatory	N12.2
22	Average Daily Balance (ADB)	AverageDailyBalance	Report the average daily balance in the reporting month or cycle.	D	Contingent Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
23	Total Reward Cash	TotalRewardCash	a. For accounts that offer cash, miles or other rewards, report total equivalent dollar amount of cash rewards accumulated as of the reporting month. b. For cards that do not offer rewards report a -99 code.	D	Mandatory	N12.2
24	Reward Type	RewardType	Report reward type in one of the following categories. 1 = Cash 2 = Miles 3 = None 4 = Other	D	Mandatory	N1
25	Account Cycle Date	AccountCycleEndDate	Report the date in which transactions were accumulated for billing in the reporting month. Report as blank if the account does not have a statement date in the current reporting month.	D	Contingent Mandatory	Date YYYYMMDD
26	Account Origination Date	AccountOriginationDate	Report the date on which the original credit card was issued. If unknown due to acquisition or merger, report date account was acquired.	S	Mandatory	Date YYYYMMDD
27	Acquisition Date Flag	AcqDateFlag	For accounts resulting from acquisition or merger, report the loan's acquisition or merger date. If the date of acquisition/merger is unknown report 88888888, if the loan was not acquired, report 99999999.	S	Mandatory	Date YYYYMMDD

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
28	Multiple Banking Relationships	MultipleBankingRelationshipFlag	Identify accounts that currently have other non credit card banking relationships (e.g. deposits, trust accounts, investments) with the bank. 1 = Yes 0 = No	D	Mandatory	N1
29	Multiple Credit Card Relationships	MultipleCardRelationshipFlag	Report accounts where the bank has issued more than one credit card to the primary or joint account holder(s). 1 = Yes 0 = No	D	Mandatory	N1
30	Joint Account	JointAccountFlag	Report whether the account has more than one primary obligor. Exclude other authorized users. 1 = Yes 0 = No	D	Mandatory	N1
31	Authorized Users	AuthorizedUsers	Report total number of authorized users including primary obligors.	D	Mandatory	N1
32	Flagged as Securitized	SecuritizedFlag	Identify whether the account has been securitized (designated for inclusion in a master trust). 1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
33	Borrower's Income at Origination	BorrowerIncome	Report the borrower's total annual income obtained at the account's origination (annualized if monthly income was provided).	S	Mandatory	N12
34	Income Source at Origination	BorrowerIncomeType	Income Source at Origination -- identify whether the original income information was for the primary cardholder only or for joint or household members also. 1 = Individual 2 = Household	S	Mandatory	N1
35	Updated Borrower's Income	UpdatedBorrowerIncome	Report the amount of total income if new income information was obtained subsequent to the initial application or acquisition.	D	Contingent Mandatory	N12
36	Updated Income Source	UpdatedBorrowerIncomeType	Identify whether the updated income information was for the primary cardholder only or for joint or household members also. 1 = Individual 2 = Household	D	Contingent Mandatory	N1
37	Date Refreshed Income Obtained	DateUpdatedBorrowerIncome	Report the date the new income information was received.	D	Contingent Mandatory	Date YYYYMMDD

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
38	Original FICO Score for the primary account holder	OriginalFicoScorePrimaryBorrower	Report FICO score or alternative score based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. For Business Cards, provide the score for the proprietor or primary business owner.	S	Mandatory	N3
39	Original FICO Score for the co-borrower (if any)	OriginalFicoScoreCoborrower	For the co-borrower, defined like "Original FICO Score for the primary account holder". See Field No. 39.	S	Mandatory	N3
40	Refreshed FICO Score	RefreshedFicoScorePrimaryBorrower	A refreshed FICO score is any update to the score used for the original credit decision. Report the most recent score for the primary account holder. If internal credit scores or other bureau scores are used (as opposed to FICO), map the score to a FICO equivalent and report that score.	D	Mandatory	N3
41	FICO Score Refresh Date	FicoScoreRefreshDate	The date the FICO score (or managed internal/other bureau score) was last refreshed.	D	Mandatory	Date YYYYMMDD
42	Behavioral Score	BehavioralScore	Report the current internal behavior score available for the account in the reporting month. If no score is available leave the field blank.	D	Contingent Mandatory	N4

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
43	Original Credit Limit	OriginalCreditLimit	Report the amount of the credit line set by the card issuer at origination. If unknown due to acquisition or merger, report the credit line at acquisition.	S	Mandatory	N12.2
44	Current Credit limit	CurrentCreditLimit	At the reporting month's end. Report the maximum dollar amount that may be borrowed on the account during the reporting month. If no credit limit, report the purchase or shadow limit.	D	Mandatory	N12.2
45	Current Cash Advance Limit	CurrentCashAdvanceLimit	At the reporting month's end, report the maximum cash advance amount available to the borrower.	D	Mandatory	N12.2
46	Line Frozen in the current month	LineFrozenFlag	Report whether the account's credit line is involuntarily frozen and authorizations are prohibited on the account in the current reporting month. 1 = Yes 0 = No	D	Mandatory	N1
47	Line Increase or Decrease in the current month	LineIncreaseDecreaseFlag	Report whether the account remains open but the credit line has been increased or reduced in the current reporting month. 2 = Increase 1 = Decrease 0 = No change	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
48	Minimum Payment Due	MinimumPaymentDue	Report the current minimum dollar amount due that will make the account roll into the first delinquency bucket if not paid. Use the most recent cycle date of the current reporting month. This is generally referred to as minimum payment due on cardholder's statement.	D	Mandatory	N12.2
49	Total Payment Due	TotalPaymentDue	Report the dollar amount of the total payment due for the cycle ending in the current reporting month. This generally includes current minimum due, past due payments and any amount reported as over the credit limit.	D	Mandatory	N12.2
50	Next Payment Due Date	NextPaymentDueDate	Report the date the cardholder is told a payment must reach the bank for the cycle in the current reporting month to keep the account in a current status.	D	Contingent Mandatory	Date YYYYMMDD
51	Actual Payment Amount	ActualPaymentAmount	Report the dollar amount of all payments received during the current month's cycle. Aggregate multiple payments. Report net of checks returned for non-sufficient funds, account closed, etc. (even if related to prior cycles). If a statement was not generated or a payment was not made, report as zero.	D	Mandatory	N12.2
52	Total Past Due	TotalPastDue	Report the dollar amount of delinquent balances at the end of the current month's cycle.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
53	Days Past Due	DaysPastDue	Report the actual number of days the account is past due as of the current reporting month's cycle date. If cycle ending information is not available, report information at the month-end reporting date.	D	Mandatory	N3
54	Account 60 Plus DPD Last Three Years Flag	Account60PlusDPDLastThreeYearsFlag	Identify if an account was ever 60+ Days Past Due in the last 3 years. 1 = Yes 0 = No	D	Mandatory	N1
55	Interest Type in current month	InterestType	Report whether the Purchase (not promotional) APR is fixed or variable rate. If the account is in temporary workout program, report pre-workout terms. If the account is in permanent workout program, report the workout terms. 1 = Fixed - accounts where the purchase (not promotional) APR is fixed. 2 = Variable - loans where the purchase APR rate fluctuates based on a spread to an index. Report accounts as variable even if there is a temporary initial fixed period. Include as variable even if the APR is at its floor or cap.	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
56	APR at Cycle End	CycleEndingRetailAPR	Report the purchase APR unless the account is in default or workout. If the account is in default then report the default APR. If the account is in a workout program (temporary or permanent), report the workout APR.	D	Mandatory	N6.3
57	FeeType	FeeTypeFlag	Indicate if Monthly or Annual Fee is assessed for the privilege of holding the credit card. 0 = No fee 1 = Annual 2 = Monthly 3 = Other	D	Mandatory	N9.2
58	Account Status - Active	ActiveFlag	Indicate if the account has had any debit, credit, or balance activity in the last twelve months. 1 = Yes 0 = No	D	Mandatory	N1
59	Month-end Account Status - Closed	MonthEndClosedRevokedFlag	Indicate if in the current reporting month the account is closed or revoked and has no further charging privileges. Include accounts in default, in credit management programs and expired accounts. 0 = No. 1 = Yes, at the request of the borrower. 2 = Yes, not at the request of the borrower. 3 = Yes, borrower deceased.	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
60	Collection Re-age Date	CollectionReageDate	Report the date of the last account re-age performed by the collections department, or in relation to any performance-related delinquency.	D	Mandatory	Date YYYYMMDD
61	Charge-off Reason	ChargeOffReasonCode	<p>Identify the reason for charge-off and loss recognition on an account. Do not include charge-offs related to fraud.</p> <p>1 = Contractual - losses incurred as a result of borrower's inability to make full repayment under the contractual terms of the account. 2 = Bankruptcy - losses incurred as a result of borrower's bankruptcy proceedings. 3 = Deceased - losses incurred as a result of death of account holder. 4 = Other - any other known reason. Do not include charge-offs related to fraud. 5 = Charge-off Reason Unknown - any other charge-off, reason unknown. Do not include charge-offs related to fraud.</p>	D	Mandatory	N1
62	Gross Charge-off Amount – Current Month	GrossChargeOffInCurrentMonthAmount	<p>Report the total amount of gross charge-offs on the account during the reporting month. Record all charges against the Allowance for Loan and Lease Losses (ALLL), using the FFIEC Call Report Instructions as guidance.</p> <p>Value will only be populated in month charged off.</p>		Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
63	Recovery Amount – Current Month	RecoveryAmount	Report the dollar amount of any balance recovery from a previously charged-off account collected during the month.		Mandatory	N12.2
64	Purchase Amount	PurchaseVolume	Report the net purchase dollar volume during the current month's cycle	D	Contingent Mandatory	N12.2
65	Cash Advance Amount	CashAdvanceVolume	Report the net cash advance dollar volume during the current month's cycle	D	Contingent Mandatory	N12.2
66	Balance Transfer Amount	BalanceTransferVolume	Report the balance transfer dollar volume during the current month's cycle.	D	Contingent Mandatory	N12.2
67	Convenience Check amount	ConvenienceCheck Amount	Report the Convenience Check dollar volume during the current month's cycle.	D	Contingent Mandatory	N12.2
68	Account Sold Flag	AccountSoldFlag	Identify accounts that have been sold during the current month. Identifier should persist while the account is reported. 1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
69	Bankruptcy Flag	BankruptcyFlag	Identify if borrower has filed for bankruptcy and bankruptcy process is ongoing, or has filed for bankruptcy and has completed the bankruptcy process. Identifier should persist while the account is reported. 1 = Yes 0 = No	D	Mandatory	N1
70	Loss sharing	LossShare	Identify accounts that are part of a loss sharing agreement. 1 = Yes 0 = No	D	Mandatory	N1
71	Basel II - PD	Basel2PD	Report the Basel II Probability of Default for the account. More specifically, report the PD associated to the account's corresponding Basel II segment. Example, a one in ten probability of default should be reported as 0.1.	D	Contingent Mandatory	N6.5
72	Basel II - LGD	Basel2LGD	Report the Basel II Loss Given Default for the account. More specifically, report the LGD associated to the account's corresponding Basel II segment. Example, a ninety percent loss given default should be reported as 0.9.	D	Contingent Mandatory	N6.5

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
73	Basel II - ELGD	Basel2ELGD	Report the Basel II Expected Loss Given Default parameter for the account. More specifically, report the ELGD associated to the account's corresponding Basel II segment. For example, a ninety percent expected loss given default should be reported as 0.9.	D	Contingent Mandatory	N6.5
74	Basel II - EAD	Basel2EAD	Report the Basel II \$ Exposure at Default for the account. More specifically, report the EAD associated to the account's corresponding Basel II segment. In particular, for open-ended exposures assign to all the accounts in a particular Basel II segment the corresponding LEQ, CCF, or related parameters, associated with that segment. After the corresponding parameter is assigned to each account, calculate the account EAD and report this as the variable value.	D	Contingent Mandatory	N12.2
75	Basel II – EAD id segment	Basel2EADid	Report the unique Basel II EAD segment Id identifier - A unique number identifying the Basel II EAD segment where the loan record resides in the current month.	D	Contingent Mandatory	N7

2. Portfolio Level

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
1	BankId	BankId (PK)	Identifies the bank.	S	Mandatory	C12
2	PeriodId	PeriodId (PK)	Identifies the reporting period. Reporting period is the period (month) over which account metrics are reported.	D	Mandatory	Date YYYYMMDD
3	Credit Card Type	CreditCardType (PK)	<p>Report portfolio level information in one of the following categories:</p> <p>1 = General Purpose - can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student card if applicable.</p> <p>2 = Private Label - also known as Proprietary Credit Cards, are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.</p> <p>3 = Business Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level).</p> <p>4 = Corporate Card -Employer-sponsored credit cards for use by a company's employees.</p>	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
4	Lending Type	LendingType (PK)	<p>Report portfolio level information in one of the following categories:</p> <p>1 = Consumer Bank Card - Regular general purpose credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.</p> <p>2 = Consumer Charge Card - Consumer credit cards for which the balance is repaid in full in each billing cycle.</p> <p>3 = Non Consumer Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Also report Corporate Card Employer-sponsored credit cards for use by a company's employees.</p> <p>4 = Non Consumer Charge Card – Small business credit card or corporate credit card for which the balance is repaid in full in each billing cycle.</p>	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
5	End of Month Managed Receivables	MonthEndManagedReceivables	Include the amount of all outstanding credit card receivables, bank owned and securitized, to individuals for household, family and other personal expenditures arising from General Purpose or Private Label Credit Cards. For Business Cards, this would be the amount outstanding to individuals, bank owned and securitized, for business purposes. For Corporate Cards this will be the amount outstanding on Employer-sponsored credit cards, bank owned and securitized, for use by a company's employees.	D	Mandatory	N12.2
6	End of Month Book Receivables	MonthEndBookReceivables	Include the amount of outstanding credit card receivables, bank owned only (not securitized, not serviced for others), to individuals for household, family and other personal expenditures arising from charges on General Purpose or Private Label Credit Cards. For Business Cards, this would be the amount of extensions of credit to individuals for business purposes. For Corporate Cards this will be the amount outstanding on Employer-sponsored credit cards for use by a company's employees.	D	Mandatory	N12.2
7	Number of Accounts	NumberAccount	Report in millions the total number of non-charge-off accounts as of the reporting month.	D	Mandatory	N12.2
8	Total Number of New Accounts	NumberNewAccounts	Report in thousands total number of new accounts originated in the reporting month.	D	Mandatory	N12.2
9	ALLL Managed Balance	ALLLManagedBalance	Amount of the ALLL assigned to the managed credit card portfolio at the end of the month; include reserves maintained for securitized assets, if any.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
10	ALLL Booked Balance	ALLLBookedBalance	Amount of the ALLL assigned to the bank-owned credit card portfolio at the end of the month.	D	Mandatory	N12.2
11	Projected Managed Losses	ProjectedManagedLosses	Report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the entire managed portfolio.	D	Mandatory	N12.2
12	Projected Booked Losses	ProjectedBankOwnedLosses	Report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the bank-owned portfolio only.	D	Mandatory	N12.2
13	Managed Gross Charge-offs for the current month	ManagedGrossChargeOffs	Report the dollar amount of gross charge-offs recognized in the reporting month for the entire managed portfolio (including, the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables).	D	Mandatory	N12.2
14	Booked Gross Charge-offs for the current month	OnBalanceSheetGrossChargeOffs	Report the dollar amount of gross charge-offs recognized in reporting month for bank-owned receivables. (Including, the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables).	D	Mandatory	N12.2
15	Managed Bankruptcy Charge-off Amount for Current Month	ManagedBankruptcyChargeOffAmount	Report the dollar amount of gross charge-offs recognized in the reporting month that was due to bankruptcy for the entire managed portfolio.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
16	Booked Bankruptcy Charge-off Amount for Current Month	OnBookBankruptcyChargeOffAmount	Report the dollar amount of gross charge-offs recognized in the reporting month that was due to bankruptcy for bank owned receivables.	D	Mandatory	N12.2
17	Managed Recoveries	ManagedRecoveries	Report amounts recovered on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	Mandatory	N12.2
18	Booked Recoveries	BookedRecoveries	Report all recoveries for prior charge-offs on bank-owned receivables, recognized through the ALLL, in the current reporting month.	D	Mandatory	N12.2
19	Managed Principal Recovery Amount	ManagedPrincipalRecoveryAmount	Report amounts recovered attributed as principal recovery on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	Mandatory	N12.2
20	Managed Interest and Fees Recovery Amount	ManagedInterestRecoveryAmount	Report amounts recovered attributed as any Interest and Fees recovery on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	Mandatory	N12.2
21	Booked Principal Recovery Amount	BookedPrincipalRecoveryAmount	Report amounts recovered attributed as principal recovery on credit card loans previously charged-off for the entire booked portfolio in the current reporting month.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Contingent Mandatory	Format N: Numeric C: Character
22	Booked Interest and Fees Recovery Amount	BookedInterestRecoveryAmount	Report amounts recovered attributed as any Interest and Fees recovery on credit card loans previously charged-off for the entire booked portfolio in the current reporting month.	D	Mandatory	N12.2
23	Interest and Fees Charge-off/Reversal Amount	InterestAndFeesChargeOffAmount	Report the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables during the reporting month. Interest and fee reversals, waivers or write-downs can include those charged against the Allowance for Loan and Lease Losses (ALLL), or a separate valuation reserve, or reversed against current period income during the reporting period.	D	Mandatory	N12.2
24	Loan Loss Provision Expense	LoanLossProvisionExpense	Report Loan Loss Provision Expense.	D	Mandatory	N12.2
25	Loan Loss Provision Taken	ProvisionExpenseTaken	Report Provision expense taken during the month.	D	Mandatory	N12.2
26	Loan Loss Provision Build	ProvisionExpenseBuild	Report additional provision built up during the month. Provision build equals: provision expense + recoveries - charge-offs against the ALLL.	D	Mandatory	N12.2
27	Extraordinary Items	ExtraOrdinaryItems	Report extraordinary items, which are categorized as material and infrequent, such as gains and/or losses on the sale of credit card portfolios during the month.	D	Mandatory	N12.2