

The Federal Home Loan Bank of San Francisco uses the data provided in the MCU data field questionnaire to determine the borrowing capacity of pledged collateral. The purpose of this form is for members to identify the data that they will be able to provide in their MCU.

Instructions

Step 1. For each Data Field listed below, check **Yes** or **No** to indicate whether or not your institution can provide the data.

Step 2. For all **User-Defined Fields**, please provide a list of your institution's codes and definitions.

Step 3. Provide your institution's MCU file layout specifications by indicating data field, maximum character length, data type, and data format in either Excel spreadsheet or Word format.

Step 4. Provide an electronic test file that corresponds to the MCU file layout specifications described in Step 3 above. A comma delimited ASCII text file is the preferred file format.

Step 5. Please fax documents from Steps 1, 2, and 3 to (415) 616-2835 or e-mail them to cmsmcu@fhlbsf.com. Send Step 4 via the data transmission method indicated on the MCU Data Transmission Options form (FC 2249).

Note: Unless otherwise indicated, the suggested date format is YYYYMMDD.

No.	Data Field	Data Description	Yes	No
1	Loan Number	Each loan must have a unique loan number unless differentiated by a branch number or unique check digit. Loan numbers with leading zeros must be formatted in pledge file as text (to retain the leading zeros).	<input type="checkbox"/>	<input type="checkbox"/>
2	Branch	Assigned by member. Zero if branch number not used.	<input type="checkbox"/>	<input type="checkbox"/>
3	Lien Position	User-Defined Field – Describe the lien position and lien type. (Note: See also field number 41, First Mortgage Current Unpaid Principal Balance and field number 42, Combined Loan-to Value Ratio . Both fields apply to second liens or first mortgages with subordinate liens.) Examples: 1A = First Mortgage, No Known Second Lien 1S = First Mortgage, Member Also Holds Second Lien On Property 1P = First Mortgage, Originated With Simultaneous Second 1H = HELOC In First Lien Position 2S = Closed-End Second Mortgage 2H = Home Equity Line Of Credit (Heloc) 2F = FRLO (HELOC Fixed-Rate Loan Option) 2W = Wraparound	<input type="checkbox"/>	<input type="checkbox"/>
4	Loan Program ID	User-Defined Field – A descriptive identification code defining the attributes of the loan. Sometimes referred to as Plan ID, ARM Plan ID, Program Option, Loan Type, Rate Sheet Code, etc. Examples would indicate characteristics such as "5/1 Hybrid ARM," "10 Year Interest Only," "Option ARM," etc. Provide as much detail as possible. List of Program Codes and their definitions should be updated regularly. Full loan program descriptions are acceptable if system codes are not available.	<input type="checkbox"/>	<input type="checkbox"/>
5	Modified Loan	Has the loan been modified? Y = Yes N = No NOTE: Fields numbered 5 through 13 are for reporting information specific to modified loans. For the remaining fields (No. 14 through No. 88), please report the modified (current) loan data applicable to the modified loan (e.g., the interest rate reported in field No. 19 should be the modified interest rate.) Data that has not changed should continue to be reported. When a loan has been modified from an adjustable rate mortgage to a fixed rate mortgage, discontinue reporting fields that related only to an adjustable rate mortgage, such as loan index, current ARM margin, frequency of interest rate adjustment, etc.	<input type="checkbox"/>	<input type="checkbox"/>
6	Modification Reason	User-Defined Field – Describe the reason the loan was modified. For example, was the loan modified to address borrower affordability issues? Provide as much detail as possible.	<input type="checkbox"/>	<input type="checkbox"/>
7	Modification Type	User-Defined Field – Describe the modification type. For example, was the loan modified from an adjustable rate to a fixed rate loan? Fixed rate to adjustable? Is the modification temporary or permanent? Provide as much detail as possible.	<input type="checkbox"/>	<input type="checkbox"/>

No.	Data Field	Data Description	Yes	No
8	Modified Date	Date of the loan modification	<input type="checkbox"/>	<input type="checkbox"/>
9	Modified First Payment Date	Date of the first payment after the loan modification	<input type="checkbox"/>	<input type="checkbox"/>
10	Modified Loan Amount	Beginning actual unpaid principal balance owed by the borrower as of the Modified Date	<input type="checkbox"/>	<input type="checkbox"/>
11	Modified Maturity Date	Maturity date of the loan as of the Modified Date	<input type="checkbox"/>	<input type="checkbox"/>
12	Modified Term	Term, in months, of the modified loan	<input type="checkbox"/>	<input type="checkbox"/>
13	Modified Loan Program ID	User-Defined Field – A descriptive identification code defining the attributes of the modified loan. Provide as much detail as possible. List of Program Codes and their definitions should be updated regularly. Full loan program descriptions are acceptable if system codes are not available.	<input type="checkbox"/>	<input type="checkbox"/>
14	Amortization Type	User-Defined Field – Describe the amortization type of the loan. Examples: 1 = ARM 5 = Reverse Mortgage (requires approval prior to pledging) 9 = Hybrid ARM (3/1, 5/1, etc.). Indicate first interest rate adjustment date in field number 40. Note — also applies to 2/28 ARM (two years fixed, 28 years adjustable). F = Fixed Rate Loan	<input type="checkbox"/>	<input type="checkbox"/>
15	Interest-Only Indicator	Does mortgage contain an interest-only feature? Y = Yes N = No	<input type="checkbox"/>	<input type="checkbox"/>
16	Note Type	User-Defined Field – Describe the type of note. Examples: 1 = Conventional 2 = FHA 3 = VA 4 = Conventional with PMI 5 = BIA Guarantee 6 = Modified from Conventional to FHA	<input type="checkbox"/>	<input type="checkbox"/>
17	Data Date	Date of data extraction; member's mortgage database system date Must be valid calendar date, same on every record, and no more than 30 days prior to date of FHLB receipt of file.	<input type="checkbox"/>	<input type="checkbox"/>
18	Current Loan Balance or Unpaid Principal Balance	Current outstanding balance of loan. (If loan is participated, report entire unpaid principal balance.) For Home Equity Lines Of Credit (HELOCs), enter the amount drawn.	<input type="checkbox"/>	<input type="checkbox"/>
19	Current Interest Rate	Current interest rate of loan. (Enter the gross note rate even if the servicing is performed by an entity other than the member.)	<input type="checkbox"/>	<input type="checkbox"/>
20	Note Date	Date on the face of the note or loan origination date	<input type="checkbox"/>	<input type="checkbox"/>
21	First Payment Due Date	Date of the first payment	<input type="checkbox"/>	<input type="checkbox"/>
22	Loan Maturity Date	Maturity date of loan (Note: If the loan is a balloon, use the balloon due date as loan maturity date.)	<input type="checkbox"/>	<input type="checkbox"/>
23	Original Loan Balance	Original loan amount. For Home Equity Lines Of Credit (HELOCs), enter the total credit line amount.	<input type="checkbox"/>	<input type="checkbox"/>
24	Monthly Mortgage Payment	Current monthly principal and interest payment of loan. Payment excluding tax and insurance.	<input type="checkbox"/>	<input type="checkbox"/>
25	Payment Frequency Indicator	Number of months between payments 01 = Monthly 03 = Quarterly 06 = Semiannual 12 = Annual BW = Biweekly	<input type="checkbox"/>	<input type="checkbox"/>

No.	Data Field	Data Description	Yes	No
26	Original Term	Original term of loan in months (e.g., 180, 360) (Note: If the loan is a balloon, use the months to balloon due date as original term.)	<input type="checkbox"/>	<input type="checkbox"/>
27	Amortization Term	Term (in months) over which a mortgage that is not a level payment mortgage (e.g., balloon) will amortize	<input type="checkbox"/>	<input type="checkbox"/>
28	Balloon Indicator	B = Balloon N = Not Balloon	<input type="checkbox"/>	<input type="checkbox"/>
29	Documentation Type	User-Defined Field – The amount of underwriting documentation verification. Provide as much detail as possible. Examples: F = Full Doc: Verified assets, verified income, verified employment. Streamlined refinance loans also qualify as full. S = Stated income, verified assets, verified employment N = No income verification, verified assets, verified employment; no ratio C = NINA: No income or assets verification	<input type="checkbox"/>	<input type="checkbox"/>
30	Loan Purpose Code	User-Defined Field – Describe the purpose of loan. Examples: 1 = Purchase 2 = No Cash Out Refinance 3 = Cash Out Refinance 4 = Construction to Permanent 5 = Home Improvement 6 = Loan To Facilitate Sale	<input type="checkbox"/>	<input type="checkbox"/>
31	Owner Occupancy Code	Indicate owner occupancy status: P = Primary (owner-occupied) S = Second Home (owner-occupied) I = Investor (non-owner-occupied)	<input type="checkbox"/>	<input type="checkbox"/>
32	Prepayment Penalty	Does the mortgage note specify a penalty for prepayment? Y = Yes N = No	<input type="checkbox"/>	<input type="checkbox"/>
33	Prepayment Penalty Term	Term of prepayment penalty period, number of months	<input type="checkbox"/>	<input type="checkbox"/>
34	Current Appraised Value	The value of the property as determined by the appraiser. Report the most recent appraisal.	<input type="checkbox"/>	<input type="checkbox"/>
35	Appraisal Date	Date property was last appraised	<input type="checkbox"/>	<input type="checkbox"/>
36	Original Appraised Value	The value of the property as determined by the appraiser at the time of origination In the case of a purchase money mortgage, appraised value is defined as the lesser of the purchase price or the value determined by the appraisal.	<input type="checkbox"/>	<input type="checkbox"/>
37	Appraisal Type	User-Defined Field – Code to specify the type of appraisal completed at origination Examples: 1 = Full Appraisal 2 = Interior/Exterior (e.g. Form 2055 Limited Walk In) 3 = Exterior Only (e.g. Forms 2055 Drive By, 2065, 2070 or 2075) 4 = Automated Valuation Model (AVM)	<input type="checkbox"/>	<input type="checkbox"/>
38	Property Purchase Price	Purchase price of the property	<input type="checkbox"/>	<input type="checkbox"/>
39	Original Interest Rate	The initial interest rate that the borrower pays (e.g. the teaser rate)	<input type="checkbox"/>	<input type="checkbox"/>
40	Original Payment Amount	The initial payment amount that the borrower pays (e.g. the teaser payment)	<input type="checkbox"/>	<input type="checkbox"/>
41	First Mortgage Current Unpaid Principal Balance	If loan pledged is a second mortgage, report the outstanding principal balance of the first mortgage. If current balance of first mortgage is not available, report the original balance of the first mortgage. If neither is available, leave blank.	<input type="checkbox"/>	<input type="checkbox"/>
42	Combined Loan-to-Value Ratio	Sum of the outstanding balance of the first mortgage and any subordinate liens, divided by the lesser of the appraised value or sales price, expressed as a percentage	<input type="checkbox"/>	<input type="checkbox"/>

No.	Data Field	Data Description	Yes	No
43	Buydown Type Code	User-Defined Field – The type of temporary buydown loan, as in a 2-1 or 3-2-1 buydown	<input type="checkbox"/>	<input type="checkbox"/>
44	Mortgage Insurance Indicator	User-Defined Field – Code to identify private mortgage insurer. Full name of mortgage insurer is also acceptable if member data system does not identify insurer with code.	<input type="checkbox"/>	<input type="checkbox"/>
45	Loan Index	User-Defined Field – Code identifying the index referenced for an ARM loan	<input type="checkbox"/>	<input type="checkbox"/>
46	Current ARM Margin	Percentage points added to the value of the referenced index to determine current interest rate of the ARM loan	<input type="checkbox"/>	<input type="checkbox"/>
47	Life Ceiling	The maximum rate that can be applied during the life of the ARM loan	<input type="checkbox"/>	<input type="checkbox"/>
48	Life Floor	The minimum rate that can be applied during the life of the ARM loan	<input type="checkbox"/>	<input type="checkbox"/>
49	Frequency of Interest Rate Adjustment	Number (in months) indicating how often the interest rate adjusts for ARMs (e.g. 1 = monthly, 6 = semi-annual, 12 = annual)	<input type="checkbox"/>	<input type="checkbox"/>
50	First Interest Rate Adjustment Date	The date scheduled for the first interest rate adjustment of the ARM loan; particularly important for Hybrid ARMs (3/1 ARM, 5/1 ARM, etc.). It is also acceptable to report the number of months from first payment due date to the first rate adjustment.	<input type="checkbox"/>	<input type="checkbox"/>
51	Initial Periodic Interest Rate Cap	The maximum percentage the interest rate may increase at the first interest rate adjustment. Applies to Hybrid ARMs (3/1 ARM, 5/1 ARM, etc.).	<input type="checkbox"/>	<input type="checkbox"/>
52	Next Interest Rate Change Date	The date of the next change to the interest rate of the ARM loan	<input type="checkbox"/>	<input type="checkbox"/>
53	Periodic Interest Rate Cap	The maximum percentage the interest rate may increase at adjustment period	<input type="checkbox"/>	<input type="checkbox"/>
54	Frequency of Payment Adjustment	Number (in months) indicating how often the payment amount adjusts for ARMs (e. g., monthly = 1, annual = 12)	<input type="checkbox"/>	<input type="checkbox"/>
55	Next Payment Change Date	The date of the next change to the payment amount of the ARM loan	<input type="checkbox"/>	<input type="checkbox"/>
56	Periodic Payment Cap	The maximum percentage the payment amount may increase at adjustment period	<input type="checkbox"/>	<input type="checkbox"/>
57	Negative Amortization Flag	Is negative amortization allowed? Y = Yes N = No	<input type="checkbox"/>	<input type="checkbox"/>
58	Negative Amortization Limit	Maximum percentage of negative amortization that is allowed to accumulate (e. g., 125%, 115%)	<input type="checkbox"/>	<input type="checkbox"/>
59	ARM Convertibility Code	Is loan convertible? (Option to convert from an ARM loan to a fixed rate loan?) Y = Yes N = No	<input type="checkbox"/>	<input type="checkbox"/>
60	Interest Paid-To Date	Date up to which interest is paid	<input type="checkbox"/>	<input type="checkbox"/>
61	Number of Times Delinquent in the Past 12 Months	Number of times past due (30 days or more) in prior 12 months Number should correspond with field number 62, Payment Delinquency History .	<input type="checkbox"/>	<input type="checkbox"/>
62	Payment Delinquency History	Payment history of the borrower for prior twelve months, in month-by-month format. A 12-character field in which the furthest left character represents the most recent month. 0 = Paid Current 1 = Delinquent Example: 000100101000 (Note: User-defined values, such as the standard 1-9 character "Bad Check Table" are acceptable.)	<input type="checkbox"/>	<input type="checkbox"/>
63	Borrower Original FICO Score	Whole number (999). Credit score of the primary borrower at the time of loan origination. Also may be the decision credit score used to underwrite the loan.	<input type="checkbox"/>	<input type="checkbox"/>
64	Borrower Current FICO Score	Whole number (999). The most recent credit score of the primary borrower. Should not be older than six months.	<input type="checkbox"/>	<input type="checkbox"/>
65	Co-Borrower Original FICO Score	Whole number (999). Credit score of the co-borrower at the time of loan origination.	<input type="checkbox"/>	<input type="checkbox"/>

No.	Data Field	Data Description	Yes	No
66	Co-Borrower Current FICO Score	Whole number (999). The most recent credit score of the co-borrower. Should not be older than six months.	<input type="checkbox"/>	<input type="checkbox"/>
67	Housing Expense Ratio	The monthly mortgage payment (including principal, interest, tax and insurance) divided by the borrower's gross monthly income. Also known as "Front End Ratio."	<input type="checkbox"/>	<input type="checkbox"/>
68	Debt-to-Income Ratio	Total debt ratio. The monthly mortgage payment plus the sum of the monthly payments from all other reported debt divided by the borrower's gross monthly income. Also known as "Back End Ratio."	<input type="checkbox"/>	<input type="checkbox"/>
69	Bankruptcy Flag	Is borrower currently in bankruptcy process? Y = Yes N = No	<input type="checkbox"/>	<input type="checkbox"/>
70	Servicer Name	User-Defined Field – Code to identify mortgage servicer when loan is serviced by outside organization. Full name of servicer is also acceptable if member data system does not identify servicer with code.	<input type="checkbox"/>	<input type="checkbox"/>
71	Servicing Fee	The servicing fee for the loan when loan is serviced by outside organization. Expressed as a percent. Report only when loan is serviced by outside organization.	<input type="checkbox"/>	<input type="checkbox"/>
72	Participation Percentage	Percentage of participated loan owned by member Round down to nearest whole percent. Enter zero for non-participated loans. For BIA loans, use percentage of BIA guarantee.	<input type="checkbox"/>	<input type="checkbox"/>
73	Participation Type	User-Defined Field – Is your participation in the loan purchased or retained? Examples: P = Purchased – Your bank purchased a participated interest in the loan. R = Retained – Your bank sold a participated interest in the loan.	<input type="checkbox"/>	<input type="checkbox"/>
74	Location of Loan Documents	User-Defined Field – Report location of original loan documents Examples: 2 = Lender/Member 3 = FHLB Approved Custodian	<input type="checkbox"/>	<input type="checkbox"/>
75	Mortgage ID Number (MIN)	MERS (Mortgage Electronic Registration System) number; universal identifier for the mortgage.	<input type="checkbox"/>	<input type="checkbox"/>
76	Property City Name	Property city, no commas	<input type="checkbox"/>	<input type="checkbox"/>
77	Property State Code	Property state, no commas	<input type="checkbox"/>	<input type="checkbox"/>
78	Property Zip Code	Property zip code	<input type="checkbox"/>	<input type="checkbox"/>
79	Property County Code	Standard county codes (e.g., HUD)	<input type="checkbox"/>	<input type="checkbox"/>
80	Property Number of Units	Number of units of the collateral property	<input type="checkbox"/>	<input type="checkbox"/>
81	Property Type Code	User-Defined Field – Indicate the type of property. Examples: 1-Family 2-Family 3-Family 4-Family Condo Condo – High-Rise Townhouse Co-Op Manufactured Housing Pud De Minimis Pud Multifamily (> 5 Units) Commercial Other	<input type="checkbox"/>	<input type="checkbox"/>

No.	Data Field	Data Description	Yes	No
82	Property Sector Type	<p>User-Defined Field – Describe the property sector. Relevant to income property (multifamily and commercial) loans. Examples:</p> <p>Multifamily Multifamily Multifamily – Staff/Student Housing Multifamily – Fraternity/Sorority House Multifamily – Corporate Apartments Special Acceptance (requires prior approval)</p> <p>Commercial Healthcare – Medical/Dental Office Healthcare – Medical/Dental Condominium Healthcare – Hospital Healthcare – Nursing Home/Congregate Care Healthcare – Retirement Living Healthcare – Assisted Living Hotel Motel Industrial – Light Manufacturing Industrial – Heavy Manufacturing Warehouse – Condominium Warehouse – Incubator Warehouse – Work/Studio Loft Warehouse – Single Tenant Warehouse – Multiple Tenants Mobile Home Park – Big (>100 Units) Mobile Home Park – Small (<100 Units) Mobile Home Park – RV's Office – Condominium Office – Low-Rise Office – High-Rise Office – Single Tenant Retail – Regional Mall Retail – Discount/Factory Outlet Mall Retail – Anchored Shopping Center Retail – Unanchored Shopping Center Retail – Store – Single Tenant Retail – Retail Strip Self Storage – Mini-Warehouse Facility Mixed Use – Multifamily/Commercial (80%+ Multifamily Income) Mixed Use – Multifamily/Commercial (60%+ Multifamily Income) Mixed Use – Commercial/Multifamily (<60%+ Multifamily Income) Mixed Use – Office/Residence Mixed Use – Office/Retail Mixed Use – Retail/Residence Research & Development Facility Special Acceptance (requires prior approval)</p>	<input type="checkbox"/>	<input type="checkbox"/>
83	Flood Zone Indicator	<p>Is property is located in a FEMA flood zone? Y = Yes N = No</p>	<input type="checkbox"/>	<input type="checkbox"/>
84	Flood Insurance Indicator	<p>Is property covered by a flood insurance policy? Y = Yes N = No</p>	<input type="checkbox"/>	<input type="checkbox"/>
85	Capitalization Rate	For income property; the desired initial or “going-in” rate of return for a property.	<input type="checkbox"/>	<input type="checkbox"/>
86	Debt Service Coverage Ratio	For income property; the measure of a mortgaged property's ability to cover monthly payments. The ratio of net operating income over mortgage payment.	<input type="checkbox"/>	<input type="checkbox"/>

No.	Data Field	Data Description	Yes	No
87	Phase One Environmental Report – Income Property Loans Only	Is Phase One Environmental report included in documentation? Y = Yes N = No	<input type="checkbox"/>	<input type="checkbox"/>
88	Engineering Report – Income Property Loans Only	Is engineering report included in documentation? Y = Yes N = No	<input type="checkbox"/>	<input type="checkbox"/>

Servicing Platform(s) Used

Completed By

Name	Title	Institution
Date Completed	Telephone No.	Email Address