Loan Performance Data

The file format is available for users to program their systems to accept the files.

Acquisition File Layout

POSITION	FIELD NAME	TYPE	MAX LENGTH
1	LOAN IDENTIFIER	ALPHA-NUMERIC	20
2	CHANNEL	ALPHA-NUMERIC	1
3	SELLER NAME	ALPHA-NUMERIC	80
4	ORIGINAL INTEREST RATE	NUMERIC	14,10
5	ORIGINAL UNPAID PRINCIPAL BALANCE (UPB)	NUMERIC	11,2
6	ORIGINAL LOAN TERM	NUMERIC	3,0
7	ORIGINATION DATE	DATE	MM/YYYY
8	FIRST PAYMENT DATE	DATE	MM/YYYY
9	ORIGINAL LOAN-TO-VALUE (LTV)	NUMERIC	14,10
10	ORIGINAL COMBINED LOAN-TO-VALUE (CLTV)	NUMERIC	14,10
11	NUMBER OF BORROWERS	NUMERIC	3,0
12	DEBT-TO-INCOME RATIO (DTI)	NUMERIC	14,10
13	BORROWER CREDIT SCORE	NUMERIC	3,0
14	FIRST-TIME HOME BUYER INDICATOR	ALPHA-NUMERIC	1
15	LOAN PURPOSE	ALPHA-NUMERIC	1
16	PROPERTY TYPE	ALPHA-NUMERIC	2
17	NUMBER OF UNITS	ALPHA-NUMERIC	10
18	OCCUPANCY STATUS	ALPHA-NUMERIC	1
19	PROPERTY STATE	ALPHA-NUMERIC	20
20	ZIP (3-DIGIT)	ALPHA-NUMERIC	10
21	MORTGAGE INSURANCE PERCENTAGE	NUMERIC	14,10
22	PRODUCT TYPE	ALPHA-NUMERIC	20
23	CO-BORROWER CREDIT SCORE	NUMERIC	3,0

Performance File Layout

POSITION	FIELD NAME	TYPE	MAX LENGTH
1	LOAN IDENTIFIER	ALPHA-NUMERIC	20
2	MONTHLY REPORTING PERIOD	DATE	MM/DD/YYYY
3	SERVICER NAME	ALPHA-NUMERIC	80
4	CURRENT INTEREST RATE	NUMERIC	14,10
5	CURRENT ACTUAL UNPAID PRINCIPAL BALANCE (UPB)	NUMERIC	11,2
6	LOAN AGE	NUMERIC	10,0
7	REMAINING MONTHS TO LEGAL MATURITY	NUMERIC	3,0
8	ADJUSTED REMAINING MONTHS TO MATURITY	NUMERIC	3,0
9	MATURITY DATE	DATE	MM/YYYY
10	METROPOLITAN STATISTICAL AREA (MSA)	ALPHA-NUMERIC	5
11	CURRENT LOAN DELINQUENCY STATUS	ALPHA-NUMERIC	5
12	MODIFICATION FLAG	ALPHA-NUMERIC	1
13	ZERO BALANCE CODE	ALPHA-NUMERIC	2

14	ZERO BALANCE EFFECTIVE DATE	DATE	MM/YYYY
15	LAST PAID INSTALLMENT DATE	DATE	MM/DD/YYYY
16	FORECLOSURE DATE	DATE	MM/DD/YYYY
17	DISPOSITION DATE	DATE	MM/DD/YYYY
18	FORECLOSURE COSTS	NUMERIC	27,12
19	PROPERTY PRESERVATION AND REPAIR COSTS	NUMERIC	27,12
20	ASSET RECOVERY COSTS	NUMERIC	27,12
21	MISCELLANEOUS HOLDING EXPENSES AND CREDITS	NUMERIC	27,12
22	ASSOCIATED TAXES FOR HOLDING PROPERTY	NUMERIC	27,12
23	NET SALE PROCEEDS	NUMERIC	27,12
24	CREDIT ENHANCEMENT PROCEEDS	NUMERIC	27,12
25	REPURCHASE MAKE WHOLE PROCEEDS	NUMERIC	27,12
26	OTHER FORECLOSURE PROCEEDS	NUMERIC	27,12
27	NON INTEREST BEARING UPB	NUMERIC	11,2
28	PRINCIPAL FORGIVENESS UPB	NUMERIC	11,2