

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Securities Identification Procedures (CUSIP).					
L-006	Mortgage Loan Amount	The dollar amount of the loan as stated on the note at the time the loan was originated or modified. <i>For repricing, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest-bearing amount.</i>		Numeric	9.2	12	Privacy Masking: rounded to nearest thousand, if > \$500
L-007	Issuance Investor Loan UPB	The unpaid principal balance of the loan as it contributes to the balance of the security at the time the security was issued.		Numeric	9.2	12	Privacy Masking: If loan age <= 6 months, round to nearest thousand if > \$500
L-008	Current Investor Loan UPB	The unpaid principal balance of the loan as it contributes to the current balance of the security.		Numeric	9.2	12	Privacy Masking: If loan age <= 6 months, round to nearest thousand if > \$500
L-009	Amortization Type	The classification of the loan as having either a fixed- or an adjustable-interest rate.	FRM = Fixed-Rate ARM = Adjustable-Rate	String		3	
L-010	Original Interest Rate	The interest rate of the loan as stated on the note at the time the loan was originated or modified.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017)
L-011	Issuance Interest Rate	The interest rate of the loan in effect at the time the security was issued.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (applicable to securities issued on or after 9/1/2017)
L-012	Current Interest Rate	The interest rate of the loan in effect during the current reporting period.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017) Not Available for Freddie Mac ARMs
L-013	Issuance Net Interest Rate	The interest rate of the loan at the time the security was issued less servicing fees and guarantor fees.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017)

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L-014	Current Net Interest Rate	The interest rate of the loan in effect during the current reporting period less servicing fees and guarantor fees.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017)
L-015	First Payment Date	The month and year that the first scheduled payment on the loan is due.		Date	MMCC YY	6	
L-016	Maturity Date	The month and year that the final scheduled payment on the loan is due.		Date	MMCC YY	6	
L-017	Loan Term	The number of months in which regularly scheduled borrower payments are due.		Numeric		3	
L-018	Remaining Months to Maturity	The number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. <i>For fixed-rate loans, this value takes into account the impact of any curtailments.</i>		Numeric		3	Value can be Negative
L-019	Loan Age	The number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	Value can be Negative
L-020	Loan-To-Value (LTV)	The ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property. <i>Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</i> <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	999 = Not Available	Numeric		3	If value <1 or >998, then the ratio is considered not available (securities issued on or after 9/1/2017)
L-021	Combined Loan-To-Value (CLTV)	The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property. <i>Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</i>	999 = Not Available	Numeric		3	If value <1 or >998, then the ratio is considered not available (securities issued on or after 9/1/2017)

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		<i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>					
L-022	Debt-To-Income (DTI)	The ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated or modified.	999 = Not Available	Numeric		3	If value <1 or >65, then the ratio is considered not available
L-023	Borrower Credit Score	The standardized credit score used to evaluate the borrower during the loan origination process. <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	9999 = Not Available	Numeric		4	If value <300 or >850, then the score is considered not available
L-024	FILLER						
L-025	FILLER						
L-026	FILLER						
L-027	Number of Borrowers	The number of borrowers who, at the time the loan was originated, are obligated to repay the loan.	1 = 1 2 = 2 3 = 3 4 = 4 5 = 5 6 = 6 7 = 7 8 = 8 9 = 9 10 = 10 99 = Not Available	Numeric		2	If value <1 or >10, then the count is considered not available (<i>securities issued on or after 9/1/2017</i>). Any data corrections made to securities issued prior to that date will align to the new disclosure and may reflect a greater number of borrowers than was initially disclosed.
L-028	First Time Home Buyer Indicator	The indicator denoting whether a borrower on the loan qualifies as a first-time homebuyer.	Y = Yes N = No 9 = Not Available	String		1	

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L-029	Loan Purpose	The classification describing the purpose of the loan.	C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase M = Modified - Loss Mitigation 9 = Not Available	String		1	
L-030	Occupancy Status	The classification describing the property occupancy status at the time the loan was originated. <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	P = Primary Residence S = Second Home I = Investment Property 9 = Not Available	String		1	
L-031	Number of Units	The number of dwelling units in the mortgaged property at the time the loan was originated.	1 = 1 2 = 2 3 = 3 4 = 4 99 = Not Available	Numeric		2	If value <1 or >4, then the count is considered not available
L-032	Property Type	The classification describing the type of property that secures the loan.	CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available	String		2	For securities issued prior to 8/28/2017, Property Types "Leasehold" and "1-4 Fee Simple" are mapped to "Single Family"
L-033	Channel	The origination channel used by the party that delivered the loan to the issuer. <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	String		1	
L-034	Property State	The abbreviation denoting the location of the property securing the loan.	See Appendix A	String		2	
L-035	Seller Name	The name of the entity that sold the loan to the issuer.		String		100	Will not be updated after issuance, regardless of mergers or acquisitions. Will no longer be compressed with entity's city and state and may also include punctuation and spaces.
L-036	Servicer Name	The name of the entity that services the loan during the current reporting period.		String		100	Will no longer be compressed with entity's city and

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							state and may also include punctuation and spaces.
L-037	Mortgage Insurance Percent	The percentage of mortgage insurance coverage obtained at origination in effect at the time the security was issued.	000= No MI 999= Not Available	String		3	If value <0 or >55, then the percentage is considered not available. If MI is cancelled or expired, the value will be 0 in the monthly file.
L-038	Mortgage Insurance Cancellation Indicator	The indicator denoting whether the mortgage insurance has been cancelled after the security was issued.	Y = Yes N = No 7 = Not Applicable	String		1	
L-039	Government Insured Guarantee	The classification describing the Government Insured/Guarantee Program, if any, covering the loan.	FH = FHA VA = Veterans Affair RH = Rural Housing IH = Section 184 Indian Home 99 = Not Available	String		2	Government Insured/Guarantee loans.
L-040	Assumability Indicator	The indicator denoting whether the loan is assumable by another borrower.	Y = Yes N = No	String		1	
L-041	Interest Only Loan Indicator	The indicator denoting whether the loan only requires interest payments for a specified period beginning with the first payment date.	Y = Yes N = No	String		1	
L-042	Interest Only First Principal and Interest Payment Date	For interest-only loans, the month and year that the first monthly scheduled fully amortizing principal and interest payment is due.		Date	MMCC YY	6	
L-043	Months to Amortization	For interest-only loans, the number of months from the current month to the first scheduled principal and interest payment date.		Numeric		3	
L-044	Prepayment Penalty Indicator	The indicator denoting whether the borrower is subject to a penalty for early payment of principal.	Y = Yes N = No	String		1	
L-045	Prepayment Penalty Total Term	The total number of months that the prepayment penalty may be in effect.	06 = 6 Months 12 = 1 Year 24 = 2 Years 36 = 3 Years 99 = Not Available	String		2	If Prepayment Penalty Indicator = Y, value will be set to "99"
L-046	Index	For adjustable-rate loans, the description of the index on which adjustments to the interest rate are based.	See Appendix A	String		3	As of 8/28/17, the Index description string will no longer be disclosed, only the index code; see Appendix A.

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L-104	Days Delinquent	The number of days for which a mortgage loan has been reported delinquent.	0 = Current 1 = 30-59 2 = 60-89 3 = 90-119 4 = 120-149 5 = 150-179 6 = 180-209 7 = 210-239 8 = 240-269 9 = 270-299 10 = 300-329 11 = 330-359 12 = 360-389 13 = 390-419 14 = 420-449 15 = 450-479 16 = 480-509 17 = 510-539 18 = 540-569 19 = 570-599 20 = 600-629 21 = 630-659 22 = 660-689 23 = 690-719 24 = 720+	Numeric		2	Applicable for monthly disclosure only
L-105	Loan Performance History	For reperforming, modified and modified step-rate loans, the coded string of values that describes the previous payment performance of the loan at the time of issuance. <i>This string will contain 36 months of history for reperforming modified and modified step rate loans and 12 months for reinstated loans.</i>	0 = Current 1 = 30-59 2 = 60-89 3 = 90-119 4 = 120-149 5 = 150-179 6 = 180-209 7 = 210-239 8 = 240-269 9 = 270-299 10 = 300-329 11 = 330-359 12 = 360-389 13 = 390-419 14 = 420-449 15 = 450-479 16 = 480-509 17 = 510-539 18 = 540-569 19 = 570-599 20 = 600-629 21 = 630-659 22 = 660-689 23 = 690-719 24 = 720+ XX = Unknown YY = Not Expected	String		150	<ul style="list-style-type: none"> • Applicable only for Issuance Disclosure. • The most recently reported activity is reported in the last two positions in the string. • “Unknown” represents when a loan payment is not available, or activity is not reported by servicer. • “Not Expected” represents when a payment is not due (e.g. month prior to first payment date)
L-106	Loan Participation Percent	The percentage of the loan that is contributing to the security		Numeric	3.2	6	Populated for loans backing securities issued on or after 10/1/2017 Date Effective: 7/2/2018

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L-107	Property Valuation Method	Indicates the method by which the value of the subject property was obtained.	<ul style="list-style-type: none"> • Appraisal (A) - The property value was obtained through an appraisal that was completed by a licensed or certified appraiser. • Appraisal Waiver (W) - The appraisal is waived per applicable Selling Guide or negotiated terms. <i>Appraisal waiver granted under Freddie Mac's Automated Collateral Evaluation (ACE) program. Commingled Supers may contain loans with appraisal waivers granted under Fannie Mae's Property Inspection Waiver (PIW) program.</i> • Appraisal Waiver plus Property Data Collection - Value (P) - The appraisal is waived with the requirement that certain property data is collected onsite by a licensed or certified appraiser or trained data collector and used in a proprietary automated valuation model (AVM) to validate the value of the property. 	String		1	<p>Disclosure is effective beginning with loans backing pools issued as June 1, 2017.</p> <p>"Appraisal Waiver plus Property Data Collection – Condition" (C) is effective beginning June 20, 2023.</p> <p>Prior to Sept 2023, "P" represents "Onsite Property Data Collection". Effective Sept 2023, "P" represents "Appraisal Waiver plus Property Data Collection – Value".</p>

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			<ul style="list-style-type: none"> • Appraisal Waiver plus Property Data Collection – Condition (C) – The appraisal is waived with the requirement that certain property data is collected onsite by a licensed or certified appraiser or trained data collector to ensure that the condition of the property meets the GSEs requirements but is not used to validate value of the property. • GSE Targeted Refinance Programs (R) - The programs implemented by the GSEs for targeted refinance products. <i>Includes Relief Refinance and Enhanced Relief Refinance program loans. Commingled Supers may contain Fannie Mae Refi Plus or High LTV Refinance loans.</i> • Other (O) - Any property valuation method not provided within the other enumerations. • Not Available (9) - The Property Valuation Method is not available for disclosure. <i>Default value for loans backing pools issued prior to June 1, 2017.</i> • Not Applicable (7) - The Property Valuation Method is not applicable to the loan product. <i>The</i> 				

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			<i>disclosure is not applicable for modified fixed-rate and step-rate loans.</i>				
L-108	Alternative Delinquency Resolution	Loss mitigation solution that resolves delinquencies and helps homeowners remain in their homes in accordance with the servicer's contractual obligation, while allowing the loan to remain in the security.	<ul style="list-style-type: none"> • Payment Deferral (P) - For borrowers who have resolved a temporary hardship and can resume making their monthly mortgage payment but cannot afford either a full reinstatement or repayment plan to bring the loan current. At least two and up to six months of past due principal and interest (P&I) payments can be deferred, as well as out-of-pocket escrow advances paid to third parties, and servicing advances paid to third parties in the ordinary course of business and not retained by the servicer, if allowed by state law. The borrower may not defer more than 12 months of cumulative past-due P&I payments over the life of the loan. The amount is deferred into a non-interest-bearing balance due at mortgage loan maturity, or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or 	String		1	<p>Applicable for monthly disclosure only. Effective beginning with the December 2020 factor date.</p> <p>Discloses the latest ADR plan completed by the borrower.</p> <p>Not applicable - Loan never had a payment deferral.</p> <p>Updates to the standard Payment Deferral were effective for implementation starting July 1, 2023, with mandatory implementation by October 1, 2023. Previously, the borrower could defer only up to two months of missed principal and interest (P&I) payments.</p>

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			<p>payoff of the interest-bearing UPB.</p> <ul style="list-style-type: none"> COVID-19 Payment Deferral (C) - For borrowers who experienced a COVID-19 related hardship and can resume making their monthly mortgage payment. Up to 18 months of missed P&I payments can be deferred, as well as out-of-pocket escrow advances paid to third parties; servicing advances paid to third parties in the ordinary course of business and not retained by the servicer, if allowed by state law. The amount is deferred into a non-interest-bearing balance due at mortgage loan maturity or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB. Disaster Payment Deferral (D) - For borrowers who experienced a disaster related hardship and can resume making their monthly mortgage payment. Up to 12 months of missed P&I payments can be deferred, as 				