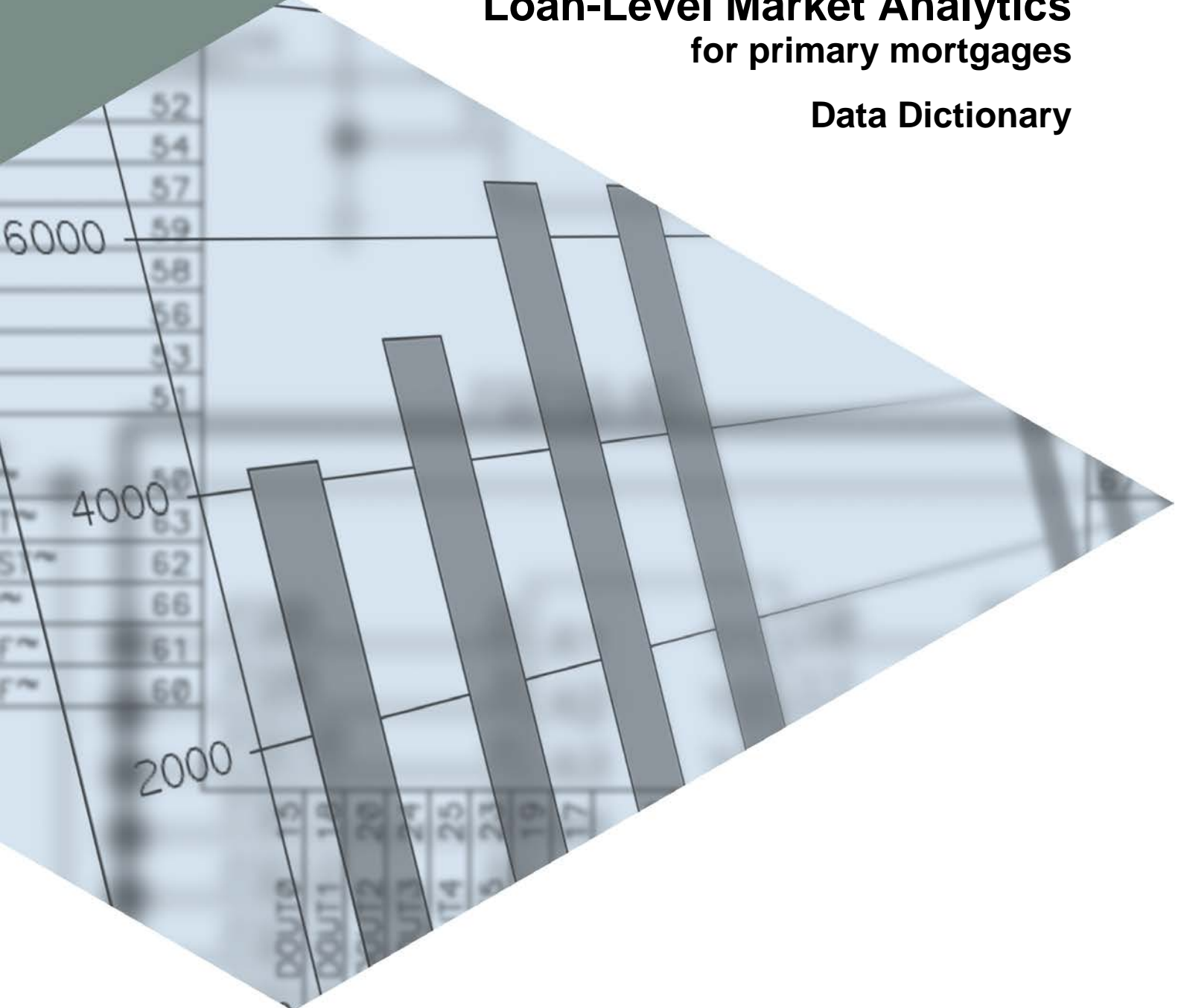# CoreLogic®
# Loan-Level Market Analytics
## for primary mortgages

## Data Dictionary

# CoreLogic®
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# Data Dictionary

Revision: (05/01/2015)

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# Introduction

The CoreLogic® Loan-Level Market Analytics for primary mortgages dataset (LLMA) is comprised of a foundation of detailed loan data. In addition, optional integrated analytics modules are available for subscription that supplement and further enhances this foundation data. This data dictionary provides file layouts for the foundation data with column names, data type, field lengths, designation of the field as contributed or inferred, field descriptions and valid values (if applicable).

The following is a list of the foundation data file layouts included with LLMA. Descriptions for the data file layouts are included in the individual sections of this document:

- Loan Origination Data
- Loan Performance Data
- Events Data
- Inferred Modification Data
- Contributed Modification Data

The following is a list of the optional integrated analytics modules available for LLMA and provided as separate Data Dictionaries:

- Property Analytics

  Information about the property, including update property values, open lien information, CLTV and negative equity metrics, current property listing details, current occupancy indicators and property tax exemptions.

- Borrower Credit Insights

  Loan-level information, including credit scores, debt utilization, debt payment performance, credit inquiries and more. Historical data as well as updated information is available.

- Supplemental Loan Insights

  Information about piggyback loan data, loan terms from origination, lender refinance indicators, FHA refinance indicators, loan disposition data, subsequent property sale data, recorded loan medication data, REO timelines, and more.

# File Layout Conventions

## Data Types and Field Length/Decimal Designation

The available data types are as follows:

- C – identifies fields that contain alpha/numeric character values with a specified length.

- N – identifies fields that contain numeric values with no decimal precision and a specified length (e.g., a length of 3 can represent at most 999).

- D – identifies fields that contain numeric values with a specified length followed by the included decimal precision (e.g., 6,3 can represent at most 999.999).

## Data Source Designation

The designation for source of the data element (C/I column in file layouts) is represented as follows:

- C – data element is contributed.

- I – data element is inferred by CoreLogic.

## Field Names in Data Layout

The file layouts include two field names as follows:

- Name in Output File – this column in the file layouts provides the field name as it appears in the text data and is formatted to conform to accepted database standards. This is the field name as it will be referenced by your database administrator to run queries on the LLMA database.

- Field Name – this column in the file layouts provides an aliased field name (or short description) to reference outside of the database processing. In most instances, this aliased field name matches the name in the output file without the formatting required for database administration; but, this is not always the case. The alias name is also used in pseudo code included in the field descriptions.

# Origination Data

Origination Data contains information regarding the loan, the property and the borrower at the time of origination where each **Loan ID** is unique. Some Originations fields also include updated metrics.

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | | | | Valid Values (where applicable) |
| 1 | loan_id | N | 11 | I | Loan ID | Unique loan identifier assigned by CoreLogic when the loan is first reported. This loan identifier is the primary key linking the datasets together. |
| 2 | add_date | N | 3 | I | Add Date | Data period when the loan was first included in the data. Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values. |
| 3 | property_zip | C | 5 | C | Property Zip | Five-digit US Postal Code for the property related to the loan. |
| 4 | state | C | 2 | C | State | Two-position US Postal Code state of the property related to the loan. |
| 5 | property_type | C | 1 | C | Property Type | Type of property associated with the loan. |
| | | 1 = SFR (Single Family Residence)  5 = Townhouse     9 = Mixed Use Property<br>2 = Condominium      6 = Planned Unit Development   M = Manufactured Housing<br>3 = Co-Operative      7 = Multi-Family (5+ Units)   U = No Info<br>4 = Multi-Family (2-4 Units)    8 = Commercial Property | | | | |
| 6 | number_of_units | N | 2 | C | Number of Units | Number of units mortgaged by the loan. Valid values are 0-99, NULL otherwise. |
| 7 | occupancy_type | C | 1 | C | Occupancy Type | Stated occupancy status of the property at the time of origination. |
| | | 1 = Owner Occupied       3 = Non-Owner Occupied<br>2 = Second Home        U = No Info | | | | |
| 8 | origination_date | C | 6 | C | Origination Date | Formatted as YYYYMM.<br>Origination date of the loan. This does not necessarily correspond to the recording date or the date the loan was first included in the contributed data (e.g., a loan with an origination date of Jan 2010 would have a value of 201001). Note: The day of origination is not included. |

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | | | | Valid Values (where applicable) |
| 9 | maturity_date | C | 6 | C | Maturity Date | Formatted as YYYYMM. Date of the final payment based on the origination date and the term of the loan (e.g., a 15-year loan with a first payment date of Jan 2010 would have a maturity date of 202512). |
| 10 | first_payment_date | C | 6 | C | First Payment Date | Formatted as YYYYMM. Date when the first loan payment is due. Depending on the origination date, the first payment due date is normally either on the first day of: (1) the first subsequent month following the origination date or (2) the second subsequent month following the origination date (e.g., a loan with an origination of Jan 2010 would normally have a first payment date of 201002 or 201003). There are exceptions to these rules as the first pay date could be even later, but should always be after the origination date. Note: The day of the month is not included. |
| 11 | original_balance | D | 10,2 | C | Original Balance | Funded amount for this loan provided at the time of origination. |
| 12 | sale_price | D | 10,2 | C | Sale Price | Purchase price of the property. |
| 13 | appraised_value | D | 10,2 | C | Appraised Value | Reported fair market value of a property. |

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 14 | product_type | C | 2 | C | Product Type | Product type for the loan. |
| | | 10 = Fixed Rate Loan<br>11 = IO 10/25 Fixed<br>20 = ARM<br>21 = IO 10/25 ARM<br>22 = IO 5/30 ARM<br>30 = GPM (Graduated Payment)<br>40 = GEM<br>50 = Balloon Unknown<br>51 = Balloon 5<br>52 = Balloon 7 | | 53 = Balloon 10<br>54 = Balloon 15/30<br>55 = Balloon 15/40<br>5A = ARM Balloon<br>5Z = Balloon Other<br>60 = Two Step Unknown<br>61 = Two Step 5/25<br>62 = Two Step 7/23<br>63 = Two Step 10/20<br>64 = Two Step IO 5/25 | | 6Z = Two Step Other<br>70 = GPARM<br>80 = Hybrid 2/1<br>81 = Hybrid 3/1<br>82 = Hybrid 5/1<br>83 = Hybrid 7/1<br>84 = Hybrid 10/1<br>8Z = Hybrid Other<br>U = No Info | |
| 15 | original_term | N | 3 | C | Original Term | Term of the loan at origination. Number of months the borrower needs to pay back the loan. |
| 16 | initial_interest_rate | D | 5,3 | C | Initial Interest Rate | Initial interest rate at origination. If valid, the reported initial interest rate may only be updated within 6 months after the origination date. |
| 17 | back_end_ratio | D | 6,3 | C | Back End Ratio | Total of all debt payments including the new mortgage payment (principal, interest, insurance and taxes, (PITI)) divided by the gross monthly income of the borrower(s). |
| 18 | loan_type | C | 1 | C | Loan Type | Identifies whether the loan was originated under a government program. |
| | | 1 = Conventional Loan<br>2 = VA Loan<br>3 = FHA Loan<br><br>[1] Includes state or local housing programs. | | 4[1] = Other Government Loan<br>5 = Affordable Housing Loan<br>6 = Construction Loan | | P = Pledged Asset Loan<br>U = No Info | |
| 19 | loan_purpose | C | 1 | C | Loan Purpose | Borrower's stated purpose for the loan. |
| | | 1 = Purchase<br>2 = Refinance Cash-Out<br>3 = Refinance No Cash Out<br>5 = Refinance Cash Out Unknown | | 6 = Construction Loan<br>7 = Debt Consolidation Loan<br>8 = Home Improvement<br>9 = Education Loan | | A = Medical Loan<br>B = Vehicle Purchase Loan<br>U = No Info | |

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | | Valid Values (where applicable) | | |
| 20 | payment_frequency | C | 1 | C | Payment Frequency | The payment frequency for the loan. |
| | 1 = Weekly Payments<br>2 = Bi-weekly Payments<br>3 = Semi-Monthly Payments | | 4 = Monthly Payments<br>5 = Quarterly Payments<br>6 = Semi-Annual Payments | | 7 = Annual Payments<br>U = No Info | | |
| 21 | channel | C | 1 | C | Channel | Lender's origination source of the loan. |
| | 1 = Retail Branch<br>2 = Wholesale<br>3 = Mortgage Broker<br>4 = Realtor Originated<br>5 = Relocation Corporate<br>6 = Relocation Mortgage Broker<br>7 = Builder | | | | 8 = Direct Mail<br>9 = Other Direct<br>A = Internet<br>B = Other Retail<br>C = Mortgage Banker<br>D = Corresponded Lender<br>U = No Info | | |
| 22 | buydown_flag | C | 1 | C | Buydown Flag | Indicates situations where the borrower paid additional points at closing in order to obtain a reduction to the interest rate. |
| | Y = Yes | | N = No | | U = No Info | | |
| 23 | documentation_type | C | 1 | C | Documentation Type | The documentation requirements used for underwriting the loan. |
| | 1 = Full Documentation<br>2 = Low or Minimal Documentation | | 3 = No Asset/Income Verification<br>U = No Info | | | | |

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 24 | pmi_company_code | C | 3 | C | PMI Company Code | The name of the company providing the lender's mortgage insurance (aka private mortgage insurance). |

| | |
|---|---|
| 1 = General Electric (GE) Insurance Co. | 28 = Cavalier |
| 2 = Verex Assurance | 29 = TICOR Indemnity Co. |
| 3 = GE Residential Mortgage Insurance Corp. of North Carolina | 30 = NYC Rehabilitation Mortgage Ins. Corp. |
| | 31 = Connecticut Housing Finance Authority |
| 4 = Insured Credit Services | 32 = Union Bank |
| 5 = Investors Mortgage Insurance Co. | 33 = Chase for Willow Lakes |
| 6 = Liberty Mutual Insurance Co. | 34 = Council Ridge Corporation |
| 7 = Mortgage Guaranty Insurance Co. (MGIC) | 35 = SONYMA |
| 8 = Integon Mortgage Insurance Co. | 36 = Triad Guaranty Insurance |
| 9 = Foremost Guaranty Corporation | 37 = General Electric of California |
| 10 = TMIC Insurance Co. Inc. (aka Ticor) | 38 = General Electric of Florida |
| 11 = PMI Mortgage Insurance Co. | 39 = Republic Mortgage Insurance of North Carolina |
| 12 = United Guaranty Residential Insurance | 40 = WISC MTG |
| 13 = Republic Mortgage Insurance Co. | 41 = United Guaranty |
| 14 = Maryland Housing Fund | 42 = Excel Mortgage |
| 15 = Commercial Credit Mortgage Insurance Co. | 43 = United Guaranty Res. Insurance of IO |
| 16 = Home Guaranty Insurance Corporation | 44 = Comm Mortgage |
| 17 = Commonwealth Mortgage Assurance Co. | 47 = United of North Carolina |
| 18 = Tennessee Housing Authority | 48 = Amerin Guaranty Corp. |
| 19 = Pennsylvania Mortgage Insurance Co. | 50 = DuPont |
| 20 = Continental Mortgage Assurance Co. | 57 = Radian |
| 21 = United States Mortgage Insurance Co. | 58 = California Housing Insurance Fund |
| 22 = United Guaranty Commercial Insurance Co. | 59 = CMG Mortgage Insurance Co. |
| 23 = U.S. Fire Insurance Co. | 60 = Freeform Vendor |
| 24 = Vermont Home Mortgage Guaranty | 61 = Genworth Mortgage Insurance Corporation |
| 25 = Alaska Housing Finance Corporation | 63 = Republican Mortgage Inc. |
| 26 = Wisconsin Mortgage Insurance Co. | 255 = PMI Company Unknown |
| 27 = Policyholders Benefit Corporation | U = No Info |

| # | Name in Output File | Type | Length/Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | Valid Values (where applicable) | | | |
| 25 | convertible_flag | C | 1 | C | Convertible Flag | Indicates whether the borrower has an option to convert their ARM mortgage to a fixed rate loan. |
| | | N = No | | Y = Yes | | U = No Info |
| 26 | pool_insurance_flag | C | 1 | C | Pool Insurance Flag | Indicates loans that are covered by a supplemental mortgage insurance covering a pool of loans as opposed to loan-level mortgage insurance. |
| | | Y = Yes | | N = No | | U = No Info |
| 27 | original_ltv | D | 5,2 | I | Original LTV | Original Loan To Value. Original mortgage amount divided by the lesser of the origination appraised value or the sales price. |
| 28 | negative_amortization_flag | C | 1 | C | Negative Amortization Flag | Indicates whether negative amortization is permitted under the terms of the mortgage. |
| | | Y = Yes | | N = No | | U = No Info |
| 29 | arm_index_id | C | 2 | C | ARM Index ID | Published financial index name used as a basis to determine the interest rate of the loan. |
| | | 10 = T-Bill Unknown<br>11 = T-Bill 3 Months<br>12 = T-Bill 6 Months<br>13 = T-Bill 1 Year<br>14 = T-Bill 3 Year<br>15 = T-Bill 5 Year<br>1Z = T-Bill Other<br>20 = COFI Unknown Type | 21 = COFI 11 Day<br>22 = COFI NM<br>2Z = COFI Other<br>30 = LIBOR Unknown Type<br>31 = LIBOR 3 Month<br>32 = LIBOR 6 Month<br>33 = LIBOR 1 Year<br>3Z = LIBOR Other | 40 = FHLBB National Mortgage Rate<br>50 = Bank Prime Rate<br>60 = Certificate of Deposit<br>70 = FNMA/FHMLC<br>80 = MTA (Monthly Treasury Average)<br>90 = CMT (Constant Maturity Treasury)<br>U = No Info | | |
| 30 | margin | D | 6,3 | C | Margin | The fixed percentage rate added to the ARM index value to determine the interest rate of the ARM loan. |
| 31 | periodic_rate_cap | D | 6,3 | C | Periodic Rate Cap | Limit on how much the interest rate can increase during any one adjustment period regardless of the margin and index. |

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 32 | periodic_rate_floor | D | 6,3 | C | Periodic Rate Floor | Limit on how much the interest rate can decrease during any one adjustment period regardless of the margin and index. |
| 33 | lifetime_rate_cap | D | 6,3 | C | Lifetime Rate Cap | Maximum interest rate allowed at any time for an adjustable rate loan. |
| 34 | lifetime_rate_floor | D | 6,3 | C | Lifetime Rate Floor | Minimum interest rate allowed at any time for an adjustable rate loan. |
| 35 | rate_reset_frequency | N | 3 | C | Rate Reset Frequency | Number of months between rate resets for adjustable rate loans. |
| 36 | pay_reset_frequency | N | 3 | C | Pay Reset Frequency | Number of months between payment resets for adjustable rate loans. |
| 37 | first_rate_reset_period | N | 3 | C | First Rate Reset | Number of months between the origination date and the date an ARM loan is scheduled to reset for the first time. |
| 38 | fico_score_at_origination | N | 3 | C | FICO Score at Origination | Borrower's FICO credit score at the time of origination used for underwriting. |
| 39 | lien | C | 1 | C | Lien Position | Expected lien position of the loan (in relation to other open liens on the property). For this dataset, these should all be first liens. |
| | | 1 = 1st Lien Position | | | | |
| 40 | prepay_penalty_flag | C | 1 | C | Prepayment Penalty Flag | Identifies loans that require a prepayment penalty if the loan is prepaid within a specified period of time after origination. |
| | | Y = Yes | | N = No | | U = No Info |
| 41 | prepay_penalty_term | N | 3 | C | Prepayment Penalty Term | Number of months in the prepayment penalty period. If *Prepayment Penalty Flag* = true and contributed *Prepayment Penalty Term* = NULL then Prepayment Penalty Term = NULL |

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | | | | Valid Values (where applicable) |
| 42 | combined_ltv_at_origination | D | 5,2 | I | Combined LTV at Origination | Combined Loan To Value at Origination. If 1 <= *Combined LTV at Origination* <= 200 and (*Original LTV* = NULL or (1 <= *Original LTV* <= 200 and *Combined LTV at Origination* >= *Original LTV*)) then   Combined LTV at Origination = contributed Combined LTV at   Origination |
| 43 | cbsa | C | 5 | C | CBSA | Core Based Statistical Area (CBSA) as determined by the Office of Management and Budget (OMB). The OMB delineations were last updated November 2013. (Period 299). |
| 44 | io_term | N | 3 | C | IO Term | Number of months duration of Interest Only payment. |
| 45 | io_flag | C | 1 | C | IO Flag | Determine whether the loan has an Interest Only payment at any time during the life of the loan. |
| | | Y = Yes | | | N = No | U = No Info |
| 46 | msa | C | 5 | C | MSA | Metropolitan Statistical Area, as determined by the Office of Management and Budget (OMB). |
| 47 | paid_off_flag | C | 1 | I | Paid off Flag | Identifies a loan that has been paid off. |
| | | N = No | | | Y = Yes | U = No Info |
| 48 | inferred_collateral_type | C | 1 | I | Inferred Collateral Type | Identifies whether the loan is Prime or Subprime as defined by CoreLogic. |
| | | P = Prime | | | S = Subprime | U = No Info |
| 49 | collateral_type | C | 1 | C | Collateral Type | Identifies whether the loan is Prime or Subprime as defined by contributor. |
| | | P = Prime | | | S = Subprime | U = No Info |

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | Valid Values (where applicable) | | | |
| 50 | orig_active_status | C | 2 | I | Origination Active Status | Active status at Origination. *Control field to determine if the loan data is located in a Historical or Recent file. This information will help users purge the Originations file from all Historical Inactive records for more accurate analysis on recent records (e.g., If the loan becomes Active after being moved to the Historical file, its Origination Active Status status will remain Historical Inactive and its Performance information will remain in the Historical file.)* If no loan activity received on or after December 2013 then   Origination Active Status = Historical Inactive Else if (Performance) *Active Status* is Active then   Origination Active Status = Recent Active Else if (Performance) *Active Status* = Inactive then   Origination Active Status = Recent Inactive |
| | | RI = Recent Inactive | | RA = Recent Active | | HI = Historical Inactive |
| 51 | period | N | 3 | I | Period | Reporting period as of the date of the data. Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to the Appendix B - Data Periods for valid values. |
| 52 | product_type_category | C | 1 | C | Product Type Category | Based on the aggregation of the primary Product Type field which contains the product type as of the loan origination date. If *Product Type* is Fixed Rate Loan, IO 10/25 Fixed, Balloon Unknown, Balloon 5, Balloon 7, Balloon 10, Balloon 15/30, Balloon 15/40, or Balloon Other then   Product Type Category = Fixed Else if *Product Type* is ARM, ARM Balloon, GPARM, IO 10/25 ARM, IO 5/30 ARM, GPM, GEM, Two Step Unknown, Two Step 5/25, Two Step 7/23, Two Step 10/20, Two Step IO 5/25, Two Step Other, Hybrid 2/1, Hybrid 3/1, Hybrid 5/1, Hybrid 7/1, Hybrid 10/1 or Hybrid Other then   Product Type Category =ARM Else   Product Type Category =Unknown |
| | | F = Fixed | | A = ARM | | U = No Info |

| # | Name in Output File | Type | Length/ Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 53 | loan_purpose_category | C | 1 | C | Loan Purpose Category | Summarized purpose of the loan based on aggregation of the primary *Loan Purpose* field. |
| | | R = Refinance | | P = Purchase | | U = No Info |
| 54 | mortgage_insurance_flag | C | 1 | C | Mortgage Insurance | Indicates the presence of mortgage insurance at origination. If *PMI Company Code*[1] = '0' then <br>    Mortgage Insurance Flag = Reported with no MI <br> Else if 1 > = *PMI Company Code* > = 999 then <br>    Mortgage Insurance = Reported with MI <br> Else <br>    Mortgage Insurance = No Info <br> [1]*PMI Company Code* = 0 would only come from legacy LLMA records. No new LLMA records can have this value. |
| | | Y = Yes | | N = No | | U = No Info |
| 55 | gse_eligible_flag | C | 1 | I | GSE eligible at origination | Indicates whether the loan is conforming to the Government Sponsored Entity (GSE) standard eligible requirements criteria. |
| | | 0 = Non-Conforming <br> 1 = Conforming (standard GSE policy) | | 2 = Jumbo Conforming (expanded GSE policy starting in 2008) <br> U = No Info | | |

# Performance Data

Performance Data contain updated information regarding monthly payment, payment status, current interest rate, investor code, current balance and more. This information is updated monthly, with separate files available for historical data.

| # | Name in Output File | Type | Length Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 1 | loan_id | N | 11 | I | Loan ID | Unique loan identifier assigned by CoreLogic when the loan is first reported. |
| 2 | last_paid_interest_date | C | 8 | C | Last Paid Interest Date | Formatted as YYYYMMDD. Date of last paid interest by borrower (e.g., if the last payment date was January 15, 2015 the value would be represented as 20150115). |
| 3 | current_balance | D | 11,2 | C | Current Balance | Current unpaid principal balance. |
| 4 | current_interest_rate | D | 5,3 | C | Current Interest Rate | Current interest rate of the loan. |
| 5 | total_payment_due | D | 10, 2 | C | Total Payment Due | Total amount due, may include principal, interest, taxes and insurance. |
| 6 | scheduled_principal | D | 10, 2 | C | Scheduled Principal | Principal portion of the Scheduled Principal P&I (Payment and Interest) field due for the given period. |
| 7 | scheduled_monthly_pi | D | 10, 2 | C | Scheduled Payment & Interest | Scheduled monthly mortgage principal and interest payment. |
| 8 | mba_delinquency_status | C | 1 | I | MBA Delinquency Status | Status of the borrower payments of the loan in accordance with MBA standards including indicators of Foreclosure, Bankruptcy and REO. |
| | | 0 = Paid Off<br>3 = 30 Days Delinquent<br>6 = 60 Days Delinquent<br>9 = 90+ Days Delinquent | | C = Current<br>F = Foreclosure<br>R = REO<br>S = Servicing Sold Released | | T = Loan Status No Longer Provided/Available<br>X = Unknown/Missing LPI Date<br>Z = Incompatible |

| # | Name in Output File | Type | Length Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | | | | Valid Values (where applicable) |
| 9 | ots_delinquency_status | C | 1 | I | OTS Delinquency Status | Status of the borrower payments of the loan in accordance with OTS standards including indicators of Foreclosure, Bankruptcy, and REO. |
| | | 0 = Paid Off<br>3 = 30 Days Delinquent<br>6 = 60 Days Delinquent<br>9 = 90+ Days Delinquent | | | C = Current<br>F = Foreclosure<br>R = REO<br>S = Servicing Sold Released | T = Loan Status No Longer Provided/Available<br>X = Unknown/Missing LPI Date<br>Z = Incompatible |
| 10 | mba_days_delinquent | N | 3 | I | MBA Days Delinquent | Calculated number of days delinquent using MBA methodology. |
| 11 | ots_days_delinquent | N | 3 | I | OTS Days Delinquent | Calculated number of days delinquent using OTS methodology. |
| 12 | delinquency_history_string | C | 12 | I | Delinquency History String | Rolling 12 months MBA Delinquency Status.<br>(e.g., CCC3CCC3CCCC with the left-most recent reporting period being the first character in the string. |
| 13 | active_status | C | 1 | I | Active Status | Indicates whether loans are active or inactive.<br>If *MBA Delinquent Status* is not Paid Off, REO, Servicing Sold Released or Loan no longer available and *Current Balance* > 0 then<br> Active Status = Active<br>Else<br> Active Status = Inactive |
| | | A = Active | | | I = Inactive | |
| 14 | period_of_payment | N | 3 | I | Period of Payment | The period number corresponding to the month and year of the reporting period.<br>Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values. |
| 15 | current_investor_code | C | 3 | C | Current Investor Code | Current type of entity where the loan ownership resides. |
| | | 240 = Portfolio | | | 250 = Ginnie Mae (GNMA) | 253 = GSE |  U = No Info |

| # | Name in Output File | Type | Length Decimal | C/I | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | | | | Valid Values (where applicable) |
| 16 | current_product_type | C | 2 | C | Current Product Type | Current product type associated with the loan as defined by the contributor. |
| | | 10 = Fixed Rate Loan<br>11 = IO 10/25 Fixed<br>20 = ARM<br>21 = IO 10/25 ARM<br>22 = IO 5/30 ARM<br>30 = GPM (Graduated Payment)<br>40 = GEM<br>50 = Balloon Unknown<br>51 = Balloon 5<br>52 = Balloon 7 | | 53 = Balloon 10<br>54 = Balloon 15/30<br>55 = Balloon 15/40<br>5A = ARM Balloon<br>5Z = Balloon Other<br>60 = Two Step Unknown<br>61 = Two Step 5/25<br>62 = Two Step 7/23<br>63 = Two Step 10/20<br>64 = Two Step IO 5/25 | | 6Z = Two Step Other<br>70 = GPARM<br>80 = Hybrid 2/1<br>81 = Hybrid 3/1<br>82 = Hybrid 5/1<br>83 = Hybrid 7/1<br>84 = Hybrid 10/1<br>8Z = Hybrid Other<br>NULL = No Info |
| 17 | loan_age | N | 4 | I | Loan Age | Age of loan in months. Valid values are between 0-900, NULL otherwise. |
| 18 | mba_worst_ever | N | 3 | I | MBA Worst Ever | Worst number of days delinquent up to 180 days using MBA method. |
| | | 0 = 0 Days<br>30 = 30 Days<br>60 = 60 Days | | 90 = 90 Days<br>120 = 120 Days<br>150 = 150 Days | | 180 = 180 Days<br>U = No Info |
| 19 | ots_worst_ever | N | 3 | I | OTS Worst Ever | Worst number of days delinquent up to 180 days using OTS method. |
| | | 0 = 0 Days<br>30 = 30 Days<br>60 = 60 Days | | 90 = 90 Days<br>120 = 120 Days<br>150 = 150 Days | | 180 = 180 Days<br>U = No Info |
| 20 | bk_flag | C | 1 | C | Bankruptcy Flag | Specify if the borrower is currently in bankruptcy. |
| | | Y = Yes | | N = No | | |

# Events Data (New Dataset)

Events data contains information related to the most recent change/update of a loan currently reported in the Originations or Performance datasets. Events that can occur multiple times but only the most recent one is reported. The file should contain a record for every loan, regardless of the active status of that loan.

| # | Name in Output File | Type | Length/ Decimal | C/I[1] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | | | | |
| | | Valid Values (where applicable) | | | | |
| 1 | loan_id | N | 11 | I | Loan ID | Unique loan identifier assigned by CoreLogic when the loan is first reported. |
| 2 | active_status | C | 1 | I | Active Status | Indicates whether loans are active or inactive. Any loan not Active is Inactive. If *MBA Delinquent Status* is not Paid off, REO, Servicing Sold Released or no longer provided and *Current Balance* > 0 then  Active Status = Active Else  Active Status = Inactive |
| | | A = Active | | | I = Inactive | |
| 3 | epd_fha | C | 1 | I | EPD FHA | Indicates early payment default using Federal Housing Administration (FHA) methodology. If *MBA Days Delinquency* presence >= 60 and *First Payment Date* < = 6 months then  EPD FHA = 'Y' Else  EPD FHA = 'N' |
| | | Y = Yes | | | N = No | |

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[1] Contributed or Inferred

| # | Name in Output File | Type | Length/ Decimal | C/I[1] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 4 | epd_gse | C | 1 | I | EPD GSE | Indicates early payment default using Government Sponsored Entity (GSE) methodology. If *MBA Days Delinquency* presence >= 90 and *First Payment Date* < = 12 months then    EPD GSE = 'Y' Else    EPD GSE = 'N' |
| | | Y = Yes                                N = No | | | | | |
| 5 | foreclosure_start_date | C | 6 | I | Foreclosure Start Date | Formatted as YYYYMM. If loan has at least one foreclosure event then    Foreclosure Start Date = first period in the latest series of foreclosures Else    Foreclosure Start Date = NULL |
| 6 | foreclosure_end_date | C | 6 | I | Foreclosure End Date | Formatted as YYYYMM. If loan has at least one foreclosure event then    Foreclosure End Date = last period in the latest series of foreclosures Else (no foreclosure event or the latest foreclosure event has not ended)    Foreclosure End Date = NULL |
| 7 | bankruptcy_start_date | C | 6 | I | Bankruptcy Start Date | Formatted as YYYYMM. If borrower has at least 1 Bankruptcy event then    Bankruptcy Start Date = first period in the latest series of bankruptcies Else    Bankruptcy Start Date = NULL |

| # | Name in Output File | Type | Length/ Decimal | C/I[1] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | Valid Values (where applicable) | | | |
| 8 | bankruptcy_end_date | C | 6 | I | Bankruptcy End Date | Formatted as YYYYMM. If borrower has at least one bankruptcy event then Bankruptcy End Date = last period in the latest series of bankruptcies Else (no bankruptcy event or the latest bankruptcy event has not ended) Bankruptcy End Date = NULL |
| 9 | bankruptcy_chapter | C | 2 | I | Bankruptcy Chapter | Type of bankruptcy filing. Occurs only on loans with a valid *Bankruptcy Start Date.* |
| | | 7 = Chapter 7 <br> 11 = Chapter 11 | | 12 = Chapter 12 <br> 13 = Chapter 13 | | U = No info |
| 10 | payoff_period | N | 3 | I | Payoff Period | Period when loan was first paid off since last time *MBA Delinquency Status* was 30, 60 or 90 Days delinquent, Current, Foreclosed and *Current Balance* was greater than $0. Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values. |
| 11 | payoff_date | C | 6 | I | Payoff Date | Formatted as YYYYMM. Date when the loan was paid off. |
| 12 | first_period_30_days_delinquent | N | 3 | I | First Time 30 | The first period the loan experienced an *MBA Delinquency Status* of 30 days. Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values. If *MBA Delinquent Status* was always > 30 days then First Time 30 = NULL Else First Time 30 = Period when *MBA Delinquency Status* was first 30 days delinquent |

| # | Name in Output File | Type | Length/ Decimal | C/I[1] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | Valid Values (where applicable) | | | |
| 13 | first_period_60_days_delinquent | N | 3 | I | First Time 60 | The first period the loan experienced an *MBA Delinquency Status* of 60 days.<br>Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values.<br>If *MBA Delinquency Status* was always > 60 days then<br>  First Time 60 = NULL<br>Else<br>  First Time 60 = period when *MBA Delinquency Status* was first 60 days delinquent |
| 14 | first_period_90_days_delinquent | N | 3 | I | First Time 90 | The first period the loan experienced an *MBA Delinquency Status* of 90 days.<br>Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values.<br>If *MBA Delinquent Status* was always > 90 days then<br>  First Time 90 = NULL<br>Else<br>  First Time 90 = Period when *MBA Delinquency Status* was first 90 days delinquent |

# Inferred Modification Data

Inferred Modification Data[2] contains information derived from changes observed in the Loan Origination Data and Loan Performance Data that cannot otherwise be attributed to expected changes to the loan terms (e.g., ARM changes).

| # | Name in Output File | Type | Length | C/I[3] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 1 | loan_id | N | 11 | I | Loan ID | Unique loan identifier assigned by CoreLogic when the loan is first reported. |
| 2 | mod_period | N | 3 | I | Modification Period | Period of modification. Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values. |
| 3 | mod_rate_type | C | 1 | I | Modified Interest Rate Type | Interest Rate Type as of the modification effective date. |
| | | I = Inferred          A = Provided by Data Source | | | | |
| 4 | p_rate_to_mod | D | 5,3 | I | Pre-Mod Interest Rate | Interest rate of the loan prior to the modification effective date. |
| 5 | mod_rate | D | 5,3 | I | Modified Interest Rate | Interest Rate as of the modification effective date. |
| 6 | capitalization_type | C | 1 | I | Modified Capitalization Type | Capitalization Type as of the modification effective date. |
| | | I = Inferred Capitalization          NULL = No Known Capitalization | | | | |
| 7 | capiatlization_amt | D | 11,2 | I | Modified Capitalization Amount | Capitalization Amount as of the modification effective date. |

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[2] All modification changes identified for a given period will be reported in the same record. Conversely, if the interest rate and monthly P&I payment were modified in two different periods, there will be two records associated with these related changes; one record for the first period that reported the interest rate change and one record for the second period that reported the P&I change.
[3] Contributed or Inferred

| # | Name in Output File | Type | Length | C/I[3] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 8 | sch_monthly_pay_type | C | 1 | I | Modified Scheduled P&I Type | Indicates whether the Modified Monthly P&I was inferred or provided by the data source. |
| | | I = Inferred | | | A = Provided by Data Source | |
| 9 | p_monthly_pay | D | 10,2 | I | Pre-Mod Scheduled Monthly P&I | Scheduled monthly Principal and Interest of the loan prior to the modification effective date. |
| 10 | mod_monthly_pay | D | 10,2 | I | Modified Monthly P&I | Scheduled monthly Principal and Interest as of the modification effective date. |

# Contributed Modification Data

Contributed Modifications Data contains information collected from our data contributors and containing robust information on loan modification events.

| # | Name in Output File | Type | Length/ Decimal | C/I[4] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | Valid Values (where applicable) | | | |
| 1 | loan_id | N | 11 | I | Loan ID | Unique loan identifier assigned by CoreLogic when the loan is first reported. |
| 2 | mod_effective_date | C | 8 | C | Modification Effective Date | Formatted as YYYYMMDD. Effective date of the modification. |
| 3 | mod_effective_period | N | 3 | C | Modification Effective Period | Period corresponding to the month and year of the effective date. Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values. |
| 4 | mod_record_add_period | N | 3 | C | Modification Add Period | Period the record was first reported in the modification file. Represented as a CoreLogic defined numeric value (e.g., 313 = Jan 2015). Refer to Appendix B - Data Periods for valid values. |
| 5 | mod_first_payment_date | C | 8 | C | Modification First Payment Date | Formatted as YYYYMMDD. First payment date as of the modification effective date. |
| 6 | mod_program | C | 3 | C | Modified Program | Type of modification program the loan is now under. |
| | | 1 = HAMP Mod 2 = Proprietary Mod | | | 3 = GSE Mod 4 = Hope Now Mod | U =No Info |
| 7 | mod_mortgage_amt | D | 11,2 | C | Modified Mortgage Amount | New mortgage amount as of the modification effective date. |
| 8 | mod_capitalization_flag | C | 1 | C | Capitalization Flag | Capitalization Flag as of the modification effective date. |
| | | Y = Yes | | | N = No | U = No Info |

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[4] Contributed or Inferred

| # | Name in Output File | Type | Length/ Decimal | C/I[4] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | | | Valid Values (where applicable) | |
| 9 | mod_capitalization_amt | D | 11,2 | C | Capitalization Amount | Amount, if any, added to or reduced from the pre-mod UPB. |
| 10 | mod_deferred_flag | C | 1 | C | Deferred Flag | Deferred Flag as of the modification effective date. |
| | Y = Yes | | | N = No | | U = No Info |
| 11 | mod_deferred_amt | D | 11,2 | C | Deferred Amount | Amount, if any, that is not considered in the amortization schedule. Typically this amount is due as a balloon payment on the maturity date. |
| 12 | mod_prin_forgiveness_flag | C | 1 | C | Principal Forgiveness Flag | Principal Forgiveness Flag as of the modification effective date. |
| | Y = Yes | | | N = No | | U = No Info |
| 13 | mod_prin_forgiveness_amt | D | 11,2 | C | Principal Forgiveness Amount | Principal amount, if any that is permanently forgiven as part of the loan modification. |
| 14 | mod_rate_reduction | C | 1 | C | Rate Reduction | Indicates the delta between the rates pre- and post-modification. |
| | Y = Yes | | | N = No | | U = No Info |
| 15 | mod_term_extension | C | 1 | C | Term Extension | Indicates the delta between the terms pre- and post-modification. |
| | Y = Yes | | | N = No | | U = No Info |
| 16 | mod_step_flag | C | 1 | C | Modified Step Flag | Step Flag as of the modification effective date. |
| | Y = Yes | | | N = No | | U = No Info |

| # | Name in Output File | Type | Length/ Decimal | C/I[4] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | | Valid Values (where applicable) | | | |
| 17 | postmod_product_type | C | 2 | C | Modified Product Type | New product type as of the modification effective date. Use existing decodes from LLMA Base data product type. |
| | | 10 = Fixed Rate Loan      53 = Balloon 10      6Z = Two Step Other 11 = IO 10/25 Fixed       54 = Balloon 15/30      70 = GPARM 20 = ARM       55 = Balloon 15/40      80 = Hybrid 2/1 21 = IO 10/25 ARM       5A = ARM Balloon      81 = Hybrid 3/1 22 = IO 5/30 ARM       5Z = Balloon Other      82 = Hybrid 5/1 30 = GPM (Graduated Payment)      60 = Two Step Unknown      83 = Hybrid 7/1 40 = GEM       61 = Two Step 5/25      84 = Hybrid 10/1 50 = Balloon Unknown       62 = Two Step 7/23      8Z = Hybrid Other 51 = Balloon 5       63 = Two Step 10/20      U = No Info 52 = Balloon 7       64 = Two Step IO 5/25 | | | | | |
| 18 | postmod_maturity_date | C | 8 | C | Modified Maturity Date | Formatted as YYYYMMDD. New loan maturity date as of the modification effective date. |
| 19 | life_of_loan_term | N | 3 | C | Life of Loan Term | Life of loan term = *Modified Maturity Date - First Payment Date.* Provided as number of months. |
| 20 | postmod_term | N | 3 | C | Modified Term | New loan term = *Modified Maturity Date - Modified First Payment Date.* Provided as number of months. |
| 21 | postmod_interest_rate | D | 5,2 | C | Modified Interest Rate | New loan interest rate as of the modification effective date. |
| 22 | postmod_sch_pi | D | 11,2 | C | Modified Scheduled P&I Amount | New scheduled P&I amount as of the modification effective date. |
| 23 | premod_bal | D | 11,2 | C | Pre-Mod Balance | Unpaid Principal Balance (UPB) of the loan prior to the modification effective date. |

| # | Name in Output File | Type | Length/ Decimal | C/I[4] | Field Name | Description |
|---|---|---|---|---|---|---|
| | | Valid Values (where applicable) | | | | |
| 24 | premod_product_type | C | 2 | C | Pre-Mod Product Type | Product Type prior to the modification effective date. |
| | | 10 = Fixed Rate Loan<br>11[1] = IO 10/25 Fixed<br>20 = ARM<br>21[2] = IO 10/25 ARM<br>22 = IO 5/30 ARM<br>30 = GPM (Graduated Payment)<br>40 = GEM<br>50 = Balloon Unknown<br>51 = Balloon 5<br>52 = Balloon 7 | | 53 = Balloon 10<br>54 = Balloon 15/30<br>55 = Balloon 15/40<br>5A = ARM Balloon<br>5Z = Balloon Other<br>60 = Two Step Unknown<br>61 = Two Step 5/25<br>62 = Two Step 7/23<br>63 = Two Step 10/20<br>64 = Two Step IO 5/25 | | 6Z = Two Step Other<br>70 = GPARM<br>80 = Hybrid 2/1<br>81 = Hybrid 3/1<br>82 = Hybrid 5/1<br>83 = Hybrid 7/1<br>84 = Hybrid 10/1<br>8Z = Hybrid Other<br>U = No Info | |
| 25 | premod_maturity_date | C | 8 | C | Pre-Mod Maturity Date | Formatted as YYYYMMDD.<br>Maturity date of the loan prior to the modification effective date. |
| 26 | premod_term | N | 3 | C | Pre-Mod Loan Term | Loan term prior to the modification effective date. |
| 27 | premod_interest_rate | D | 5,2 | C | Pre-Mod Interest Rate | Interest rate of the loan prior to the modification effective date. |
| 28 | premod_sch_pi | C | 11,2 | C | Pre-Mod Scheduled P&I Amount | Scheduled P&I payment amount prior to the modification effective date. |

# Appendix A - Codes

Note: These codes are included with the field description in each of the dataset layouts. This separate appendix is provided for your convenience.

| Name in Output File | Valid Values |
|---|---|
| active_status | A = Active; I = Inactive |
| arm_index_id | 10 = T-Bill Unknown; 11 = T-Bill 3 Months; 12 = T-Bill 6 Months; 13 = T-Bill 1 Year; 14 = T-Bill 3 Year; 15 = T-Bill 5 Year; 1Z = T-Bill Other; 20 = COFI Unknown Type; 21 = COFI 11 Day; 22 = COFI NM; 2Z = COFI Other; 30 = LIBOR Unknown Type; 31 = LIBOR 3 Month; 32 = LIBOR 6 Month; 33 = LIBOR 1 Year; 3Z = LIBOR Other; 40 = FHLBB National Mortgage Rate; 50 = Bank Prime Rate; 60 = Certificate of Deposit; 70 = FNMA/FHMLC; 80 = MTA (Monthly Treasury Average); 90 = CMT (Constant Maturity Treasury); U = No Info |
| bankruptcy_chapter | 7 = Chapter 7; 11 = Chapter 11; 12 = Chapter 12; 13 = Chapter 13; U = No info |
| bk_flag | Y = Yes; N = No |
| buydown_flag | Y = Yes; N = No; U = No Info |
| channel | 1 = Retail Branch; 2 = Wholesale; 3 = Mortgage Broker; 4 = Realtor Originated; 5 = Relocation Corporate; 6 = Relocation Mortgage Broker; 7 = Builder; 8 = Direct Mail; 9 = Other Direct; A = Internet; B = Other Retail; C = Mortgage Banker; D = Corresponded Lender; U = No Info |
| collateral_type | P = Prime; S = Subprime; U = No Info |
| convertible_flag | N = No; Y = Yes |
| current_investor_code | 240 = Portfolio; 250 = Ginnie Mae (GNMA); 253 = GSE; U = No Info |
| documentation_type | 1 = Full Documentation; 2 = Low or minimal doc; 3 = No asset/income verification; U = No Info |
| epd_fha | Y = Yes; N = No |
| epd_gse | Y = Yes; N = No |
| gse_eligible_flag | 0 = Non-Conforming; 1 = Conforming (standard GSE policy); 2 = Jumbo Conforming (expanded GSE policy effective starting in 2008) ; U = No Info |
| Inferred_collateral_type | P = Prime; S = Subprime; U = No Info |

| Name in Output File | Valid Values |
|---|---|
| io_flag | Y = Yes; N = No; U = No Info |
| lien | 1 = 1st Lien Position |
| loan_purpose | 1 = Purchase; 2 = Refinance Cash-Out; 3 = Refinance No Cash Out; 5 = Refinance Cash Out Unknown; 6 = Construction Loan; 7 = Debt Consolidation Loan; 8 = Home Improvement; 9 = Education Loan; A = Medical Loan; B = Vehicle Purchase Loan; U = No Info |
| loan_purpose_category | R = Refinance; P = Purchase; U = No Info |
| loan_type | 1 = Conventional Loan; 2 = VA Loan; 3 = FHA Loan ; 4[1] = Other Government Loan; 5 = Affordable Housing Loan; 6 = Construction Loan; P = Pledged Asset Loan; U = No Info<br>[1] Includes state or local housing programs |
| mba_delinquency_status | 0 = Paid Off; 3 = 30 Days Delinquent; 6 = 60 Days Delinquent; 9 = 90+ Days Delinquent; C = Current; F = Foreclosure; R = REO; S = Servicing Sold Released; T = Loan Status No Longer Provided/Available; X = Unknown/Missing LPI date;  Z = Incompatible |
| mba_worst_ever | 0 = 0 Days; 30 = 30 Days; 60 = 60 Days; 90 = 90 Days; 120 = 120 Days; 150 = 150 Days; 180 = 180 Days; U = No Info |
| mod_capitalization_flag | Y = Yes; N = No; U = No Info |
| mod_deferred_flag | Y = Yes; N = No; U = No Info |
| mod_prin_forgiveness_flag | Y = Yes; N = No; U = No Info |
| mod_program | 1 = HAMP Mod; 2 = Proprietary Mod; 3 = GSE Mod; 4 = Hope Now Mod; U =No Info |
| mod_rate_reduction | Y = Yes; N = No; U = No Info |
| mod_rate_type | I = Inferred ; A = Provided by Data Source |
| mod_step_flag | Y = Yes; N = No; U = No Info |
| mod_term_extension | Y = Yes; N = No; U = No Info |
| mortgage_insurance_flag | Y = Yes; N = No; U = No Info |
| negative_amortization_flag | Y = Yes; N = No; U = No Info |

| Name in Output File | Valid Values |
|---|---|
| occupancy_type | 1 = Owner Occupied; 2 = Second Home; 3 = Non-Owner Occupied; U = No Info |
| orig_active_status | RI = Recent Inactive; RA = Recent Active; HI = Historical Inactive |
| ots_delinquency_status | 0 = Paid Off; 3 = 30 Days Delinquent; 6 = 60 Days Delinquent; 9 = 90+ Days Delinquent; C = Current; F = Foreclosure; R = REO; S = Servicing Sold Released; T = Loan Status No Longer Provided/Available; X = Unknown/Missing LPI Date |
| ots_worst_ever | 0 = 0 Day; 30 = 30 Days; 60 = 60 Days; 90 = 90 Days; 120 = 120 Days; 150 = 150 Days; 180 = 180 Days; U = No Info |
| paid_off_flag | Y = Yes; N = No; U = No Info |
| payment_frequency | 1 = Weekly Payments; 2 = Bi-weekly Payments; 3 = Semi-Monthly Payments; 4 = Monthly Payments; 5 = Quarterly Payments; 6 = Semi-Annual Payments; 7 = Annual Payments ; U = No Info |
| pmi_company_code | 1 = General Electric (GE) Insurance Co.; 2 = Verex Assurance; 3 = GE Residential Mortgage Insurance Corp. of North Carolina; 4 = Insured Credit Services; 5 = Investors Mortgage Insurance Co.; 6 = Liberty Mutual Insurance Co.; 7 = Mortgage Guaranty Insurance Co. (MGIC); 8 = Integon Mortgage Insurance Co.; 9 = Foremost Guaranty Corporation; 10 = TMIC Insurance Co. Inc. (aka Ticor); 11 = PMI Mortgage Insurance Co.; 12 = United Guaranty Residential Insurance; 13 = Republic Mortgage Insurance Co.; 14 = Maryland Housing Fund; 15 = Commercial Credit Mortgage Insurance Co.; 16 = Home Guaranty Insurance Corporation; 17 = Commonwealth Mortgage Assurance Co.; 18 = Tennessee Housing Authority; 19 = Pennsylvania Mortgage Insurance Co.; 20 = Continental Mortgage Assurance Co.; 21 = United States Mortgage Insurance Co.; 22 = United Guaranty Commercial Insurance Co.; 23 = U.S. Fire Insurance Co.; 24 = Vermont Home Mortgage Guaranty; 25 = Alaska Housing Finance Corporation; 26 = Wisconsin Mortgage Insurance Co.; 27 = Policyholders Benefit Corporation; 28 = Cavalier; 29 = TICOR Indemnity Co.; 30 = NYC Rehabilitation Mortgage Ins. Corp.; 31 = Connecticut Housing Finance Authority; 32 = Union Bank; 33 = Chase for Willow Lakes; 34 = Council Ridge Corporation; 35 = SONYMA; 36 = Triad Guaranty Insurance; 37 = General Electric of California; 38 = General Electric of Florida; 39 = Republic Mortgage Insurance of North Carolina; 40 = WISC MTG; 41 = United Guaranty; 42 = Excel Mortgage; 43 = United Guaranty Res. Insurance of IO; 44 = Comm Mortgage; 47 = United of North Carolina; 48 = Amerin Guaranty Corp.; 50 = DuPont; 57 = Radian; 58 = California Housing Insurance Fund; 59 = CMG Mortgage Insurance Co.; 60 = Freeform Vendor; 61 = Genworth Mortgage Insurance Corporation; 63 = Republican Mortgage Inc.; 255 = PMI Company Unknown; U = No Info |
| pool_insurance_flag | Y = Yes; N = No; U = No Info |
| prepay_penalty_flag | Y = With Prepayment Penalty at Origination; N = No Prepayment Penalty at Origination; U = No Info |
| property_type | 1 = SFR (Single Family Residence); 2 = Condominium<br>3 = Co-Operative' 4 = Multi-Family (2-4 Units); 5 = Townhouse; 6 = Planned Unit Development; 7 = Multi-Family (5+ Units); 8 = Commercial Property; 9 = Mixed Use Property; M = Manufactured Housing; U = No Info |

| Name in Output File | Valid Values |
|---|---|
| product_type | 10 = Fixed Rate Loan; 11[1] = IO 10/25 Fixed; 20 = ARM; 21[2] = IO 10/25 ARM; 22 = IO 5/30 ARM; 30 = GPM (Graduated Payment); 40 = GEM; 50 = Balloon Unknown; 51 = Balloon 5; 52 = Balloon 7; 53 = Balloon 10; 54 = Balloon 15/30; 55 = Balloon 15/40; 5A = ARM Balloon; 5Z = Balloon Other; 60 = Two Step Unknown; 61 = Two Step 5/25; 62 = Two Step 7/23; 63 = Two Step 10/20; 64 = Two Step IO 5/25; 6Z = Two Step Other; 70 = GPARM; 80 = Hybrid 2/1; 81 = Hybrid 3/1; 82 = Hybrid 5/1; 83 = Hybrid 7/1; 84 = Hybrid 10/1; 8Z = Hybrid Other; U = No Info |
| product_type_category | A = ARM at Origination; F = Fixed Rate Mortgage at Origination; U = No Info |
| sch_monthly_pay_type | I = Inferred; A = Provided by Data Source |

# Appendix B - Data Periods

The following table provides the values for the CoreLogic Data Period used in servicing loan-level data.

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **1999** | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | **1999** |
| **2000** | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 | 141 | 142 | 143 | 144 | **2000** |
| **2001** | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | **2001** |
| **2002** | 157 | 158 | 159 | 160 | 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | **2002** |
| **2003** | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 | **2003** |
| **2004** | 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | **2004** |
| **2005** | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 | 201 | 202 | 203 | 204 | **2005** |
| **2006** | 205 | 206 | 207 | 208 | 209 | 210 | 211 | 212 | 213 | 214 | 215 | 216 | **2006** |
| **2007** | 217 | 218 | 219 | 220 | 221 | 222 | 223 | 224 | 225 | 226 | 227 | 228 | **2007** |
| **2008** | 229 | 230 | 231 | 232 | 233 | 234 | 235 | 236 | 237 | 238 | 239 | 240 | **2008** |
| **2009** | 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | **2009** |
| **2010** | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | **2010** |
| **2011** | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | **2011** |
| **2012** | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | **2012** |
| **2013** | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | **2013** |
| **2014** | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | **2014** |
| **2015** | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | **2015** |
| **2016** | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | **2016** |
| **2017** | 337 | 338 | 339 | 340 | 341 | 342 | 343 | 344 | 345 | 346 | 347 | 348 | **2017** |
| **2018** | 349 | 350 | 351 | 352 | 353 | 354 | 355 | 356 | 357 | 358 | 359 | 360 | **2018** |
| **2019** | 361 | 362 | 363 | 364 | 365 | 366 | 367 | 368 | 369 | 370 | 371 | 372 | **2019** |
| **2020** | 373 | 374 | 375 | 376 | 377 | 378 | 379 | 380 | 381 | 382 | 383 | 384 | **2020** |
| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | |