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Freddie Mac
Implementation Guide for Loan Delivery Data

Appendix A - Freddie Mac XML Data Requirements
Phase 5
Document Version 6.0.0
Issued: September 12, 2023

Overview

In July 2012, under the direction of the Federal Housing Finance Agency (FHFA), Freddie Mac and Fannie Mae (the GSEs) implemented a unified set of loan delivery data requirements that integrated each GSE's loan delivery processes and business policies. The result was a joint loan delivery file interface known as the Uniform Loan Delivery Dataset (ULDD) specification, which is based on the Mortgage Industry Standards Maintenance Organization (MISMO) Version 3.0 (v3.0) Reference Model, an eXtensible Markup Language (XML) schema file.

Purpose

This version of the *Freddie Mac Implementation Guide for Loan Delivery Data, Appendix A: Freddie Mac XML Data Requirements* provides the details of the ULDD Phase 4a requirements and ULDD Phase 5 requirements. These requirements contain revisions to several existing ULDD data points in addition to new data points supporting the Credit Score Model requirements, UAD 3.6 alignment and business critical requirements. The Phase 4a and Phase 5 updates are located in *Tab 9-Revision Log,* the complete Phase 4a requirements are located in *Tab 13-Phase 4a Complete* and the Phase 5 requirements are located in Tab 10-Phase 5 Complete.

Lenders and technology solution providers should assess the requirements to determine the impacts on their systems to prepare for their Phase 4a and Phase 5 deliveries. Use the Sort ID column to reconcile changes to specific requirements from earlier versions of the specification.

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App A/D Version Number	App A/D Publication Date	Application Received Date	Mandate Date	Revision Summary	

FRE 6.0.0	9/12/2023	• Business Critical Requirements - 03/03/2025
		
		• Alignment with UAD 3.6 - 7/28/2025
		
		• Enterprise Credit Score and Credit Reports Initiative Requirements - TBD
			• Business Critical Requirements - 7/28/2025
			
			• Alignment with UAD 3.6 - 7/28/2025
			
			• Enterprise Credit Score and Credit Reports Initiative Requirements - TBD
				• All changes are described in detail in Tab 9-Revision Log.
				
				• ULDD Phase 4a Updates (31)
				  • **Effective March 6, 2022 - Revision (1):** Sort ID 85
				  • **Effective March 28, 2022 - Revision (1):** Sort ID 63
				  • **Effective September 1, 2022 - Revision (1):** Sort ID 42
				  • **Effective May 22, 2023 - Revisions (5):** Sort IDs 90.1, 90.2, 193.1, 195, 244.1
				  • **Effective August 2, 2023 - Revision (1):** Sort ID 85
				  • **Effective September 1, 2023 - Revision (1):** Sort ID 515.1
				  • **Effective September 12, 2023 - Revision (1):** Sort ID 591.1
				  • **Effective October 2, 2023 - Revision (1):** Sort ID 404
				  • **Effective October 23, 2023 - Removals (3):** Sort IDs 608, 609, 610
				  • **Effective January 29, 2024 - FRE "O" Activations (4): Sort IDs 620, 621, 645, 646**
				  • **Effective January 29, 2024 - Revisions (3):** Sort IDs 404, 413, 414
				  • **Effective June 3, 2024 - Revisions (9):** Sort IDs 77, 78, 82, 85, 89, 90, 376, 528, 537
					ULDD Phase 5
					• **Business Critical Requirements (20)**
					  ◊ **Net New Data Points (10) -** Sort IDs 49.3, 49.4, 398.2, 408.1, 408.2, 427, 430.1, 430.2, 598.1, 599.1
					  ◊ **ULDDS "O" Activations (2) -** Sort IDs 13, 553
					  ◊ **Removals (2) -** Sort IDs 64, 411
					  ◊ **Revisions (6) -** Sort IDs 2, 10, 63, 208, 426, 548
					
					• **Alignment with UAD 3.6 (3)**
					  ◊ **ULDDS "O" Activation (1) -** Sort ID 52
					  ◊ **Revisions (2) -** Sort IDs 51, 85
					
					• **Enterprise Credit Score and Credit Reports Initiative Requirements - Bi-Merge (1)**
					  ◊ **Revision (1) -** Sort ID 250
					
					• **Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores (19)**
					  ◊ **Net New Data Points (9) -** Sort IDs 251.1, 251.2, 251.3, 251.4, 251.5, 590.1, 591.2, 591.3, 591.4
					  ◊ **ULDDS "O" Activation (1) -** Sort ID 584
					  ◊ **Removal (1) -** Sort ID 591.1
					  ◊ **Revisions (8) -** Sort IDs 247, 249, 250, 251, 580, 582, 583, 590

FRE 5.0.0	12/14/2021	1/1/2023	5/22/2023	• **Phase 4a Data Point Changes (8)**
				  ◊ **Net New Data Points (8):** Sort IDs 90.1, 90.2, 193.1, 244.1, 515.1, 641.7, 641.8, 641.9
				
				• **Phase 4a Requirements (51)**
				  ◊ **Enumeration Additions (17):** Sort IDs 2, 404 (11), 414, 591.1 (4)
				  ◊ **Enumeration Deletions (13):** Sort IDs 85, 138, 158 (2), 325, 326 (3), 404 (2), 413, 591.1 (2)
				  ◊ **FRE Implementation Notes (21):** Sort IDs 2, 42, 67, 83, 91, 92, 138, 158, 195 (3), 255, 322, 328, 414, 572, 591.1, 596, 597, 598, 599
				
				• **Specification Changes -- Effective September 1, 2021**
				  ◊ **Implementation Notes (3):** 158, 322, 328
				
				• **Specification Changes -- Effective October 6, 2021**
				  ◊ **Implementation Notes (5):** 83, 91, 92, 195, 255
				
				• **Specification Changes -- Effective November 3, 2021**
				  ◊ **Implementation Notes (1):** 42
				
				• **Specification Changes -- Effective December 1, 2021**
				  ◊ **Implementation Notes (1):** Sort ID 572
					• **Specification Changes -- Effective January 1, 2022**
					  ◊ **Implementation Notes (3):** Sort IDs 138, 325, 404
					
					• **Specification Changes -- Effective March 28, 2022**
					  ◊ **Implementation Notes (2):** Sort ID 195, 404
					
					• **Specification Changes -- Effective August 1, 2022**
					  ◊ **Implementation Notes (2):** Sort ID 413, 414
					
					• **Container Changes:**
					  ◊ **New MISMO v3.0.0 Containers (4)**
					   · PAYMENT_RULE
					   · ROLE/ROLE_DETAIL (for PartyRoleType = "HousingFinanceAgency")
					   · ROLE/ROLE_DETAIL (for PartyRoleType = "Other")
					   · PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER (for PartyRoleTypeOtherDescription = "HousingFinanceAgency")
					
					  ◊ **New Extension Containers to the MISMO v3.0.0 Reference Model (3)**
					   · EXTENSION/OTHER/LOAN_DETAIL_EXTENSION
					   · EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION
					   · EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT/ENERGY_IMPROVEMENT_ITEMS/ENERGY_IMPROVEMENT_ITEM

Tab ID	Tab Name	Tab Format Change Description
1	Front Cover	▪ Updated Publication Date: September 12, 2023 ▪ Updated Document Version: 6.0.0
2	Read Me	▪ Updated the table of contents for this version ▪ Removed previous ULDD versions
3	Revision Summary	▪ Summarized the changes for the September 12, 2023 ULDD publication.
4	Tab Format Revision Log	▪ Provided tab updates for this document version
5	Tab Descriptions	▪ Updated to include the changes for this version
6	Column Descriptions	▪ Updated to include the changes for this version
7	Cardinality	▪ Added columns to reflect the Phase 5 data points ▪ The updates can be found by filtering by the color Yellow on cell A1 - "Filter by Color"
8	Enumerations	▪ Removed all enumerations for Sort ID 591.1 - CreditScoreProviderName. The current enumerations list can be found on the Credit Reporting Companies and Technical Affiliates webpage ▪ The updated enumerations list can be found by filtering by the color Yellow on cell A1 - "Filter by Color"
9	Revision Log	▪ Changed Tab name ▪ Provided the updates for Phase 4a and Phase 5
10	Phase 5 Complete	▪ Provided the complete mandate for Phase 5
11	Revision History	▪ Changed Tab name ▪ Included all updates for Phase 4a and Phase 5
12	Additional Implementation Notes	▪ Provided the updates for this version
13	Ph 4a Complete	▪ Provided the updates for this version

Tab ID	Tab Name	Tab Purpose	Tab Description
1	Front Cover	· To provide official ULDDS document title, version number, original publication date and updated publication date. · To provide necessary disclaimers, disclosures, and copyright information.	Formal title page of this document, with changes from the previous version highlighted in yellow.
2	Read Me	To provide a short summary of the purpose and contents of this document.	· A description of the purpose of this document, a summary of its contents, and tips on how it should be used. · Provides the ULDD project timeline and summary descriptions of the component documents comprising the FRE Implementation Guide for Loan Delivery.
3	Revision Summary	· To provide a high-level record of how this document has changed each time it has been revised and re-published. · To provide users with a quick reference guide of all the Containers and Data Points that have been modified as the result of this version, and a summary of how they have been changed. · To enable users to quickly assess the scope of the changes documented in this version by providing counts by change type.	· A table of all published versions of this document, in reverse chronological order by publication date. · The summary describing the changes to each version includes brief statements in bulleted form describing: ◊ Key changes in this version, ◊ Sort ID counts and lists by change category, and ◊ Container counts and lists by change category.
4	Tab Format Revision Log	To provide a high-level roadmap to assist users with navigating any changes to the format of the document that have occurred since the previous version.	· Record of the changes to the format of this version of the document. · Changes are grouped together by document tab.
5	Tab Descriptions	To provide a quick reference to the intended user, purpose and contents of each tab in this workbook.	A table of all the tabs of this document, listed in numeric order by Tab ID, describing the intended user, purpose, and contents of each tab.
6	Column Descriptions	To provide a quick reference to the purpose and definitions of each column used in this workbook.	· A comprehensive list of all the columns in this document, sorted in alphabetical order by column name, providing: ◊ Tab ID(s) where column is used, ◊ Purpose of each column, and ◊ Notes about how to interpret and use each column. · All columns do not appear on all tabs.

Tab ID	Tab Name	Tab Purpose	Tab Description
7	Cardinality	To provide the requirements for each ULDD Phase for: · The minimum number of times a container must appear in the Loan Delivery XML file. · The maximum number of times a container must appear in the Loan Delivery XML file. · To clearly identify those containers which may repeat more than one time within the Loan Delivery XML file.	· This is the only tab that provides specifications for handling containers (complex data elements) within the Loan Delivery XML file. · Cells highlighted in light yellow are changes communicated with this version of the Appendix. · Provides the complete hierarchical representation of each phase of the ULDD, including MISMO v3.0 containers and the data points associated with each one. Containers that have been optional for delivery to Freddie Mac since Phase 1 are not shown. For each required or conditionally required container: ◊ Indicates whether the container must be present and if so, how many occurrences must be delivered, using the notation: "MIN". See Tab 6-ColumnDescriptions for an explanation of how to interpret the specifications in this column. ◊ Indicates how many times a container may be delivered, using the notation: "MAX". See Tab 6-Column Descriptions for an explanation of how to interpret the specifications in this column. Since the vast majority of the containers used in the Loan Delivery XML file may repeat only once, those containers which may be repeated more than once are highlighted in blue. ◊ Indicates where Freddie Mac and Fannie Mae have differing cardinality requirements.
8	Enumerations	· To specify the enumerations for data points with more than 10 FRE-Supported enumerations. · To provide a revision log for all ULDDS enumerations. · To provide a snapshot for users of all enumerations modified in a given ULDDS Phase.	· Lists any FRE-Supported Enumeration that has been included in the ULDD from Phase 1 forward. · Indicates the ULDD Phase when the data point with the enumerations was first added to the specification. · Indicates the ULDD Phase when enumerations are subsequently added to or deleted from an existing data point.
9	9-Revision Log - 09-12-2023	To provide an updated list of only those data points that will be added, modified or removed as part of Phase 4a updates and Phase 5.	· The list of all modifications to ULDDS Phase 4a and ULDD Phase 5 data points. · Includes columns with the effective date, category, and description of the changes to each Sort ID · Changes are highlighted in light yellow and indicated in the body of the worksheet as either Red Strikethrough (Red Strikethrough) for text that is being removed or Blue for text that is being added.
10	Phase 5 Complete (Version FRE 6.0.0)	To provide the complete specification for all data points that will be required through Phase 5.	The complete Phase 5 ULDD specification. This list includes: · The entire list of ULDD data points as amended or modified by the changes identified in Tab 9 Revision Log. · A clean copy format with Sort IDs of amended or modified Data Points highlighted in light yellow. The item(s) changed in a given row are also highlighted to indicate each change item in the Revision Log.
11	Revision History	To provide the Sort ID and issue date of data points of when they were introduced, modified or removed from Appendix A for the current versions.	Includes: · The sub-set list of ULDD data points as amended or modified by the changes announced for Phase 4a and Phase 5. · Data points contained in more than one Addendum, appear as shaded rows. Refer to the issue date column to reference the original publication date. · Changes are highlighted in light yellow and indicated in the body of the worksheet as either Red Strikethrough (Red Strikethrough) for text that is being removed or Blue for text that is being added.

Tab ID	Tab Name	Tab Purpose	Tab Description
12	Additional Implementation Notes	A minimal number of Sort IDs have accompanying Implementation Notes that are lengthy enough to make the manipulation of the spreadsheet cumbersome if the notes are provided in the small cell provided for that purpose. The purpose of this tab is to make the Complete tabs easier to use, and very lengthy implementation notes easier to read, by relocating these implementation notes to a tab with a more suitable format.	Contains detailed implementation notes for the following Sort IDs: 42-ProjectClassificationIdentifier 85-PropertyValuationFormType and 86-PropertyValuationFormTypeOtherDescription 151-ClosingCostContributionAmount 152-ClosingCostFundsType and 153-ClosingCostFundsTypeOtherDescription 154-ClosingCostSourceType and 155-ClosingCostSourceTypeOtherDescription 157-OtherFundsCollectedAtClosingAmount 158-OtherFundsCollectedAtClosingType 167-ConstructionToPermanentFirstPaymentDueDate 172-DownPaymentAmount 173-DownPaymentSourceType and 174-DownPaymentSourceTypeOtherDescription 175-DownPaymentType and 176-DownPaymentTypeOtherDescription 255-LTVRatioPercent 320-NoteDate 385-LoanAcquisitionScheduledUPBAmount 440-LastPaidInstallmentDueDate 452-DelinquentPaymentsOverPastTwelveMonthsCount
13	Phase 4a Complete (Version FRE 5.0.0)	To provide the complete specification for all data points that will be required through Phase 4a.	The complete Phase 4a ULDD specification. This list includes: · The entire list of ULDD data points as amended or modified by the changes identified in Tab 9 Revision Log. · A clean copy format with Sort IDs of amended or modified Data Points highlighted in light yellow. The item(s) changed in a given row are also highlighted to indicate each change item in the Revision Log.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
3	Revision Summary	App A/D Version Number	To enable configuration management of changes to the specification.	The 3-digit version number for this document. Each digit of the version number is separated by a decimal: "X.Y.Z". Each GSE increments its version numbers as follows: X: This number is incremented only when a new phase is introduced in the ULDD. Y: This number is incremented when any portion of the technical specification changes (Conditionality, Conditionality Details, Data Points, Format, Enumerations). Z: This number is incremented when only a documentation error was made in the preceding version (misspelling, etc.) or only Implementation Notes have been modified.
3	Revision Summary	App A/D Publication Date	To enable configuration management of changes to the specification.	The date the associated artifact was published on Freddie Mac's web site.
3	Revision Summary	Application Received Date	To indicate the date upon which sellers are expected to begin collecting the associated ULDD data point.	Collected as Sort ID 224 in the ULDD, the date the creditor or originator first received the information necessary to constitute a loan application under the TRID rules. Used in ULDD to identify the date upon which an associated data requirement must start to be collected in seller's systems.
3	Revision Summary	Mandate Date	To distinguish among different versions of the ULDDS.	The date, on or after which, a specified set of ULDD data requirements must be included in the loan delivery XML file as applicable.
3	Revision Summary	Revision Summary	To provide an "at-a-glance" summary of the scope and type of changes by category contained within this version.	A bulleted list of the types of changes to this version of the Appendix, including Sort IDs.
4 5 6	Tab Format Revision Log Tab Descriptions Column Descriptions	Tab ID	To identify a tab and enable it to be cross-referenced within the specification.	The number of a tab in this document.
4 5 6	Tab Format Revision Log Tab Descriptions Column Descriptions	Tab Name	To identify a tab and enable it to be cross-referenced within the specification.	The name of a tab in this document.
4	Tab Format Revision Log	Tab Format Change Description	To provide a roadmap between versions with different document formats.	Narrative identifying how the format of the associated tab is different from the format of that tab in the previous document version. Examples of format changes include new or deleted tabs or columns, or modifications to tab names, column names, or other documentation information.
5	Tab Descriptions	Tab Purpose	To provide the rationale behind the contents and inclusion of the associated tab.	The reason the associated tab was included in this document.
5	Tab Descriptions	Tab Description	To provide a high-level description of the contents of the associated tab.	Summary of the contents of the associated tab.
6	Column Descriptions	Column Name	To identify the column.	The name in the header row of a column in this worksheet.
6	Column Descriptions	Column Purpose	To provide direction for how to use the data presented in the associated column.	A brief statement of the intended use of the associate column.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
6	Column Descriptions	**Column Description**	To define the type of data presented in the associated column.	A narrative explanation of how to interpret the data in the associated column.
7	Cardinality	**Container Revision Effective Date (for R and CR Datapoints)**	To indicate the date upon which sellers are expected to include the associated change to the container specification in their loan delivery XML files if applicable.	The date, on or after which, a specified change to the associated container must be included in the loan delivery XML file as applicable.
7	Cardinality	**Container Revision Category**	▪ To provide a high-level snapshot of the scope of the changes to the cardinality or XPath of a container ▪ To enable filtering and counting by change category.	Changes to ULDD cardinality fall into the following 4 high-level categories at the data point level: · FRE "O" Activation: This category is valid only for changes from App A/D Version 2.0.0 to App A/D Version 5.0.0. The requirement for the associated container is based upon a change in the FRE Conditionality for data points within it from "O" (Optional) to "R" or "CR" for one or both GSEs. · Net New: The requirement for the associated container is based on the addition to the ULDDS of a data point that has never been in the specification before. · Revision: One or more of the following changes has been made to the specification of an existing ULDDS container: Required to Save in Loan Selling Advisor: Phase 2 Implementation Notes; Phase 2 Cardinality; Phase 3 Cardinality; Phase 3 Cardinality; Phase 3 GSE Cardinality Difference; Phase 4a. · ULDDS "O" Activation: This category is valid for changes from App A/D Version 2.0.0 to App A/D Version 5.0.0. The requirement for the associated container is based on a change in the ULDD Conditionality for data points within it from "O" (Optional) to "R", "CR", or "CI". This means that the GSEs have jointly agreed to use a previously optional data point. Changes described are relative to the previous version.
7	Cardinality	**MISMO v3.0 Container Name**	To identify a container and enable it to be cross-referenced to the MISMO v3.0 Logical Data Dictionary.	This column lists, in separate rows, the MIMSO v3.0 complex data elements (Containers) making up the XPath to a given data point. The relationship of a container to the root element, "MESSAGE", is depicted by leading periods (.). Each period before a data point represents one level of XML schema hierarchy. The colon symbol (:) is used at every 5th level for readability. MISMO Container Names must be used in the XML file in all caps with each word separated by an underscore, and are so specified in this column.
7	Cardinality	**Container Implementation Notes**	To provide special guidance about the usage of the associated container.	A statement in italics, following the MISMO v3.0 Container Name, that provides usage guidance for the associated container.
7	Cardinality	**MAX**	To specify the maximum (MAX) number of times a Container may repeat within the loan delivery file.	The values in this column range from "0" to "∞". The infinity symbol "∞" means there is no FRE limitation on the number of times the associated container may repeat. For the vast majority of Containers, this value is "1" because the Container can only be used one time within the Loan Delivery XML file. Since the number of repeating containers in the ULDD is very small, those containers having a MAX value greater than "1" are highlighted in blue.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
7	Cardinality	**MIN**	To specify the minimum (MIN) number of times a Container may repeat within the loan delivery file.	The values in this column are either "0" or "1". They are directly influenced by the conditionality of each data point within the associated Container: · If any of the data points within the container is Required, then the MIN must equal "1", because this Container must be delivered in order to transmit the required data point within it. · If all of the data points within a container are Conditionally Required, then the MIN must equal "0", because there are cases when it is valid that the container will not be needed to transmit the data points within.
7	Cardinality	**Phase 4a Cardinality**	To specify the number of times that containers within the Phase4a Loan Delivery XML files delivered to Freddie Mac may repeat.	To specify the number of times that containers within the Phase 4a Loan Delivery XML files delivered to Freddie Mac may repeat.
7	Cardinality	**Phase 5 Cardinality**	To specify the number of times that containers within the Phase5 Loan Delivery XML files delivered to Freddie Mac may repeat.	To specify the number of times that containers within the Phase 5 Loan Delivery XML files delivered to Freddie Mac may repeat.
8	Enumerations	**Data Point Mandate Date (as "R" or "CR")**	To indicate when the data point is required or conditionally required in the loan delivery file.	The mandate date is the date when the associated data point is required in the loan delivery file with a conditionality of "R-Required" or "CR-Conditionally Required."
8	Enumerations	**Enumeration Definition**	To provide the clarification to a listed enumeration.	Additional information about a listed enumeration.
8	Enumerations	**Enumeration Mandate Date**	· To indicate the point in time at which a FRE-Supported Enumeration is required in the loan delivery file. · To enable filtering and counting of enumerations by the date when they were required in the loan delivery file.	The mandate date is the date when the associated enumeration is required in the loan delivery file with a conditionality of "R-Required" or "CR-Conditionally Required."
8	Enumerations	**Enumeration Revision Effective Date**	· Primarily, to provide a historical record of when each enumeration added to the ULDD data requirements is required for delivery. · To enable filtering and counting of enumerations by the version number when it was added to or deleted from a list of existing enumerations, or was revised.	Records the date that change impacting the enumerations--additions, corrections, deletions, or modifications--must be incorporated into seller's loan delivery files.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
8	Enumerations	**Enumeration Revision Category**	· To provide a quick reference of the type of change to an existing list of FRE-Supported Enumerations. · To enable filtering and counting of data points by change type.	The FRE-Supported Enumerations can be revised in 5 ways: · Addition of a new enumeration, · Clarification of an existing enumeration, · Correction to documentation, · Deletion of an existing enumeration, or · Modification to how the enumeration was specified.
9 11	Revision Log Revision History	**Data Point Revision Category**	To provide a high-level snapshot of the scope of the changes to a container or data point and enable filtering and counting by change category.	The changes to the ULDDS specification can be grouped into 4 high-level categories at the data point level: · FRE "O" Activation: A change in the FRE Conditionality only from "O" (Optional) to "R" or "CR". One or both GSEs now require this data point. · Net New: An addition to the ULDDS of a data point that has never been in the specification before. These data points all have a Sort ID that includes a decimal. · Revision: One or more of the following changes has been made to the specification of an existing ULDDS data point: FRE Conditionality Details, FRE Implementation Notes, ULDDS Format, FRE-Supported Enumerations, or Loan Selling Advisor Screen Name. · ULDDS "O" Activation: A change in the ULDDS Conditionality from "O" (Optional) to "R", "CR", or "CI". This means that the GSEs have jointly agreed to use a previously optional data point. A change in ULDDS Conditionality may mean that the FRE Conditionality will also change from "O" to "R" or "CR". Changes described are relative to the previous version. For example, change descriptions for Version FRE 3.0.0 are relative to Version FRE 2.0.0. · Removal: A removal of a data point from the ULDD specification.
9 11	Revision Log Revision History	**Data Point Revision Description**	· To provide a high-level snapshot of the types of Revisions made to existing data points. · To enable filtering and counting of data points by those sub-categories.	When the "Change Category" is "Revision", the following additional high-level change descriptions are provided to help users understand the scope of the changes, followed by the reason for the change: · ULDDS Cond (Change to ULDDS Conditionality for an active data point) · FRE Cond (Change to FRE Conditionality for an active data point) · Cond Dets (FRE Conditionality Details) · Impl Notes (FRE Implementation Notes) · Format (ULDDS Format) · Enums (FRE-Supported Enumerations) · Screen Name (Loan Selling Advisor Screen Name) Changes described are relative to the previous version. For example, change descriptions for FRE Version 3.0.0 are relative to FRE Version 2.0.0.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9 11	Revision Log Revision History	**Data Point Revision Effective Date**	To indicate the date upon which sellers are expected to include the associated change in their loan delivery XML files if applicable.	The date, on or after which, a specified change to the ULDD data requirements was made in the Loan Selling Advisor and must be included in the loan delivery XML file as applicable.
11	Revision History	**Issue Date**	To identify the date of issue of a particular Phase Addendum	Identifies the date a change was introduced to an existing data point contained in the ULDD Phase 4a or 5 specification.
7 9 10 11 13	Cardinality Revision Log Phase 5 Complete Revision History Phase 4a Complete	**Required to Save File in Loan Selling Advisor**	To indicate those containers or data points that must be present in the Loan Delivery XML Data file or completed on the Loan Selling System Advisor Screen in order to save the file in the Loan Selling Advisor.	This column is blank unless the associated container or data point is required to save the file in the Loan Selling Advisor, based upon data point conditionality.
8 9 11	Enumerations Revision Log Revision History	**FRE-Supported Enumerations (Revisions Only)**	· To show only changes to the list of enumerations.	Note: This may not be the complete list of enumerations for the associated data point. · Shows additions to the list of valid values in blue text · Shows deletions to the list of valid values in red strikethrough text
7 8 9 10 11 12 13	Cardinality Enumerations Revision Log Phase 5 Complete Revision History Additional Implementation Notes Phase 4a Complete	**ULDDS Sort ID**	· To provide a unique identifier for each data point in the ULDDS. · To enable specifications such as Conditionality Details to be unambiguous, especially for those data points that appear multiple times within the ULDDS in different containers. (As used in this document, "ULDDS" is an adjective meaning "shared by the GSEs".)	Lists the unique number assigned to the MISMO data point, which provides the ability to sort and display the data in the original order.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
7 9 10 11 13	Cardinality Revision Log Phase 5 Complete Revision History Phase 4a Complete	**MISMO v3.0 XPath**	To provide the unique "address" of the associated ULDD data point within the Loan Delivery XML Data file.	This is the hierarchical "path" through the MISMO v3.0 Schema document to a given data point. The XPath along with the data point name enable unique identification of a data value within the schema.
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**MISMO v3.0 Parent Container**	To enable filtering and counting of similar categories of data points.	This column lists the name of the MISMO v3.0 Container under which the associated data point appears hierarchically.
7 8 9 10 11 12 13	Cardinality Enumerations Revision Log Phase 5 Complete Revision History Additional Implementation Notes Phase 4a Complete	**MISMO v3.0 Data Point Name**	To identify a data point and enable it to be cross-referenced to the MISMO v3.0 Logical Data Dictionary.	This column lists the MISMO term name for the associated data element or attribute. MISMO term names must be used in the XML file in upper camel case, and are so specified in this column.
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**MISMO v3.0 Definition**	To describe the accepted standard meaning for the associated data point, as set forth in the MISMO v3.0 Logical Data Dictionary.	This column lists the MISMO definition for the associated data point or attribute. Note that the definition for data points ending in "Other Description" is: "A free-form text field used to collect additional information when Other is selected for <Data Point Name>". The GSEs are limiting the use of this type of data point to an enumerated list defined by the GSEs. In the ULDDS, these fields are not free-form text fields.
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**Loan Role Type**	To distinguish between the Mortgage being delivered to Freddie Mac (SubjectLoan) and any subordinate liens associated with (RelatedLoan).	This column applies only to data points in the LOAN container, and lists the Loan Role Type value ("SubjectLoan" or "RelatedLoan") for the associated data point. The cell contains "N/A" when the associated data point is not in the LOAN container.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**Loan State Type**	To identify whether the associated data was valid at the time of loan origination, modification, conversion, or delivery.	This column applies only to data points in the LOAN container, and lists one of 4 LoanStateType values for the associated data point, with required usage in parentheses: · AtClosing (Non-Mods) OR AtModification: Data points with this value in "Loan State Type" may be submitted EITHER with a value of "AtClosing (Non-Mods)" if the loan has never been modified or converted OR with a value of "AtModification" if the loan being delivered to Freddie Mac is a modified loan. · AtClosing (Non-Mods): Data points with this value in "Loan State Type" may only be delivered for loans that have never been modified or converted · AtClosing (Mods): Data points with this value in "Loan State Type" must contain the value that was true for the delivered modified loan at the time it was first originated. · AtConversion: Data points with this value in "Loan State Type" may only be delivered for loans that have been converted prior to delivery to Freddie Mac. · Current: Data points with this value in "Loan State Type" should contain the most up-to-date value possible at the time the loan data is submitted to Freddie Mac.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**Party Role Type**	· To identify which entity is being described by the associated data point. · To enable filtering and counting of data points by party.	This column applies only to data points in the PARTY container and lists the Party Role Type values as follows. · At the DEAL_SETS (file) level: LoanDeliveryFilePreparer: the associated data points are applicable only to import loans, and identifies the vendor or lender-developed system that was used to deliver the Loan Delivery XML file. · At the DEAL_SET (pool) level: (Not used by Freddie Mac) ◊ DocumentCustodian ◊ LoanSeller ◊ Servicer · At the DEAL (loan) level: ◊ Appraiser: the associated data points are required if an appraisal was used to value the subject property ◊ AppraiserSupervisor: the associated data points are required if an appraisal was used to value the subject property and a supervisor signed the appraisal ◊ Borrower: the associated data points pertain to one Borrower ◊ DocumentCustodian: Not used by Freddie Mac ◊ LoanOriginationCompany: the associated data points are required for all loans ◊ LoanOriginator: the associated data points are required for all loans ◊ LoanSeller: the associated data points are required for all loans ◊ NotePayTo: the associated data points are required for all loans ◊ Other: the associated data points pertain to the Homeowners Association or the Housing Finance Agency ◊ Payee: Not used by Freddie Mac ◊ Servicer: the associated data points pertain to the loan servicer ◊ Warehouse Lender: the associated data points pertain to the warehouse lender The cell contains "N/A" when the data point is not in the PARTY container.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**ULDDS Conditionality**	· To identify at a high level those data points for which the GSEs have the same business requirements ("R" and "CR" and "O") and those for which the GSEs have differing business requirements ("CI"). · To enable filtering and counting of data points by joint GSE requirements. (As used in this document, "ULDDS" is an adjective meaning "shared by the GSEs".)	This column will have one of the following 4 designations indicated shared or differing usage by the GSEs: • "R" (Required): The associated data point must be included in the loan delivery XML file on all loan delivery transactions. • "CR" (Conditionally Required): The associated data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. This business condition is the same for both GSEs. • "CI" (Conditionally Independent): The associated data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. This business condition differs by GSE. Refer to the "FRE Conditionality" column to determine FRE's requirements for this data point. • "O" (Optional): The corresponding data point may be used by one or both GSEs in the future. Note on Optional data points: Beginning with Phase 2, the GSEs will no longer include optional data points in the ULDDS. Data points that were identified as Optional for Phase 1 (7/23/2012 Mandate) may be found on Tab 20-Phase 1 (7-23-12).
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**FRE Conditionality**	· To identify at a high level whether the associated data point must always be present, need only be present if a specified business condition is true, or need not be present in the Loan Delivery XML data file for Mortgages with Application Received Dates as indicated in the tab heading, delivered to Freddie Mac on or after the date indicated in the tab heading. · To enable filtering and counting of data points by each type of requirement.	This column will have one of the following 3 designations for Mortgages with Application Received Dates as indicated in the tab heading, delivered to Freddie Mac on or after the date indicated in the tab heading: • "R" (Required): The associated data point must be included in the loan delivery XML file on all loan delivery transactions. • "CR" (Conditionally Required): The associated data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. The business condition is specified in the "FRE Conditionality Details" column. • "O" (Optional): The associated data point is not required by FRE. Note on Optional data points: Beginning with Phase 2, the GSEs will no longer include data points that are optional for both GSEs in the ULDDS. Data points having a FRE Conditionality of "O" are either required or conditionally required by Fannie Mae.

Appendix A – Freddie Mac XML Data Requirements

Tab 6 - Column Descriptions

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**FRE Conditionality Details**	To provide the detailed business condition that when true, requires the presence of the associated data point in the Loan Delivery XML data file for Mortgages with Application Received Dates as indicated on the tab heading, delivered to Freddie Mac on or after the date indicated on the tab heading.	This column provides, in technical terms, the business condition requiring the delivery of the associated data point for Mortgages with Application Received Dates on or after the date indicated in the worksheet title, delivered to Freddie Mac on or after the date indicated in the worksheet title. Often the conditionality statement is phrased in terms of the existence or value of another ULDDS data point. In those cases, the Sort ID of the referenced data point is also included.
9 10 11 12 13	Revision Log Phase 5 Complete Revision History Additional Implementation Notes Phase 4a Complete	**FRE Implementation Notes**	· To include additional technical guidance about the delivery of the associated data point. · To provide guidance, consistent with Guide policy, on how to deliver accurate values for the associated data point.	This column provides 6 categories of additional instructions or clarification for providing the associated data point values: "Notes on": · MISMO v3.0 Parent Container · Definition · FRE Conditionality · FRE-Supported Enumerations · Value · ULDDS Format · Italicized terms are defined in the Freddie Mac Learning Center Glossary located at www.freddiemac.com/learn/lo/glossary/ · Capitalized Terms are MISMO Data Point Names. · Terms in "quotes" are enumerations.

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**ULDDS Format**	· To provide the physical specification for the form and length of the associated data point, as permitted by the underlying XML schema. · To enable filtering and counting of data points by format type. (As used in this document, "ULDDS" is an adjective meaning "shared by the GSEs".)	This column lists the following 10 data types supported in the ULDDS: • Amount n (999999999.99): Represents a number for the dollar amount, with n specifying the maximum number of digits allowed for the associated data point. • Boolean (false, true): MISMO data point terms ending with "Indicator" have values of "false" or "true". These values must be provided in lower case or the loan delivery XML file will fail schema validation. • Date (YYYY-MM-DD): Represents a specific date. The date must contain a dash (-) between the year, month, and day, for example, "2010-03-25". • Datetime (YYYY-MM-DDThh:mm:ss): Represents both date and time. This data type can also be used to capture only the date. The date and time both must be provided unless directed otherwise. When provided, the date and time must be separated by the designator "T", for example, "2010-03-25T15:21:47". When only the date is specified, the designator "T" and the time value should NOT be included, for example, "2010-03-25". • Day (---DD): Represents the day of a month only. The DD (day) value must include three dashes prior to the two-digit date. For example, the fifteenth day of the month must be sent as: ---15. • Year (YYYY): Represents the four-digit year only, for example, "2010". • Enumerated (list of valid values): Represents a list of predefined values, and applies always to MISMO terms ending in "Type" and "OtherDescription", and sometimes to terms ending in "Description," "Code," and "Identifier". Each value must be delivered exactly as printed, following all spacing and capitalization or the loan delivery XML file will fail schema validation. • Numeric n (999999999): Represents whole numbers only with n specifying the maximum number of digits allowed for the associated data point. The numeric value must not contain commas "," or decimals ".". • Percent (999.9999 N.n): Represents arbitrary precision decimal numbers. For each decimal field, the total and fraction digits are specified. For example, the designation "3.4" means that the number of total digits N may not exceed 3 and the number of fraction digits n may not exceed 4. The following values are acceptable: "95.65", "1.55", ".3601", and "999". • String n: Represents a character string with n specifying the maximum number of characters allowed for the associated data point. Several data points (e.g., PostalCode and TaxpayerIdentifierValue) do not allow the value to contain dashes "-".

Tab ID	Tab Name	Column Name	Column Purpose	Column Description
10 13	Phase 5 Complete Phase 4a Complete	**FRE-Supported Enumerations**	· To provide the full definition of the data point in terms of its valid values. · To identify which of the full set of MISMO enumerations for a given data point may be delivered to Freddie Mac.	· This column provides a list of predefined values, and applies always to MISMO terms ending in "Type" and "OtherDescription", and sometimes to terms ending in "Description," "Code," and "Identifier". · Each value must be delivered exactly as printed, following all spacing and capitalization or the loan delivery XML file will fail schema validation. · The cell is blank when the associated data point does not have a predefined value.
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**Loan Selling Advisor Screen Name**	To provide a visual touch point for data entry users of this specification.	· This column maps the MISMO data point to its associated Loan Selling Advisor screen name. · Loan Selling Advisor screen headings and sub-headings are in bold type. Sub-headings are preceded by periods (.) to help show how they are organized on the screen. · Screen names are in regular type, and are followed by an asterisk if they must be present to save the file. · Also in some cases, a data point exists in more than one location. Both locations are listed in those cases. · In some cases, a data point delivered in the Loan Delivery XML File is presented on the screen as a heading, so no entry of the associated data point is required of the user. "N/A" is used to indicate these cases.
9 10 11 13	Revision Log Phase 5 Complete Revision History Phase 4a Complete	**FRE Format**	To identify Freddie Mac's data point format.	Identifies a number of data points where Freddie Mac has a different format length restriction compared to the format length specified in the ULDDS Format column. An asterisk (*) indicates there is a difference.
9	Revision Log	**Implementation Category**	To identify the ULDD update type.	Identifies the type of ULDD update and allows filtering by the Implementation Category: • ULDD Phase 4a Updates • Business Critical Requirements • Alignment with UAD 3.6 • Enterprise Credit Score and Credit Reports Initiative Requirements - Bi-Merge • Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores

Color Legend: ▪ White = Container, listed in XPath order ▪ Lt. Gray = Data Point ▪ Dk. Gray = XPath to Data Point ▪ Blue = Container can occur more than once ▪ Yellow = Change to cell

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality: MISMO v3.0 Container Name (Container implementation notes) / MISMO v3.0 Xpath / MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
			MESSAGE	√-All Loans	1	1	1	1	
1			MISMOReferenceModelIdentifier						
			.ABOUT_VERSIONS		1	1	1	1	
			..ABOUT_VERSION		1	1	1	1	
XPath			MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION						
2			AboutVersionIdentifier						
3			CreatedDatetime						
			.DEAL_SETS	√-All Loans	1	1	1	1	
Repeat			**..DEAL_SET**	√-All Loans	1	1	1	1	√
			...DEALS	√-All Loans	1	1	1	1	
Repeat			**....DEAL**	√-All Loans	1	∞	1	∞	√
			....:COLLATERALS	√-All Loans	1	1	1	1	
			....:.COLLATERAL	√-All Loans	1	1	1	1	
			....:..PROPERTIES	√-All Loans	1	1	1	1	
			....:...PROPERTY	√-All Loans	1	1	1	1	
			....:....ADDRESS	√-All Loans	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS						
10			AddressLineText						
13			AddressUnitIdentifier						
14			CityName						
16			PostalCode						
18			StateCode						
			....:....FLOOD_DETERMINATION		1	1	1	1	
			....:....:FLOOD_DETERMINATION_DETAIL		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL						
24			SpecialFloodHazardAreaIndicator						
			....:....MANUFACTURED_HOME		0	1	0	1	
			....:....:MANUFACTURED_HOME_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL						
33			ManufacturedHomeWidthType						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality — MISMO v3.0 Container Name *(Container implementation notes)* / MISMO v3.0 Xpath / MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
			….:….PROJECT		1	1	1	1	
			….:….:PROJECT_DETAIL		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL						
38			CondominiumProjectStatusType						
39			FNMCondominiumProjectManagerProjectIdentifier						
41			ProjectAttachmentType						
42			ProjectClassificationIdentifier						
43			ProjectDesignType						
44			ProjectDesignTypeOtherDescription						
45			ProjectDwellingUnitCount						
46			ProjectDwellingUnitsSoldCount						
47			ProjectLegalStructureType						
48			ProjectName						
49			PUDIndicator						
	7/28/2025	Ph5	**….:….EXTENSION**		N/A	N/A	0	1	
	7/28/2025	Ph5	**….:….:OTHER**		N/A	N/A	0	1	
	7/28/2025	Ph5	**….:….:.PROJECT_DETAIL_EXTENSION**		N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION						
49.1			FNMCondominiumProjectManagerCertificationIdentifier						
49.2			FNMCondominiumProjectManagerPhaseIdentifier						
49.3			FRECondoProjectAdvisorProjectAssessmentRequestIdentifier						
49.4			FRECondoProjectAdvisorProjectWaiverRequestIdentifier						
			….:….PROPERTY_DETAIL	v-All Loans	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL						
50			AttachmentType						
51			ConstructionMethodType						
52			ConstructionMethodTypeOtherDescription						
57			FinancedUnitCount						
63			PropertyEstateType						
64			PropertyEstateTypeOtherDescription						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
65			PropertyFloodInsuranceIndicator						
67			PropertyStructureBuiltYear						
69			PropertyUsageType						
			….:….**PROPERTY_UNITS**		0	1	0	1	
Repeat			….:….:**PROPERTY_UNIT**		0	4	0	4	
			….:….:.**PROPERTY_UNIT_DETAIL**		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL						
77			BedroomCount						
78			PropertyDwellingUnitEligibleRentAmount						
			….:….**PROPERTY_VALUATIONS**		1	1	1	1	
			….:….:**PROPERTY_VALUATION**		1	1	1	1	
			….:….:.**AVMS**		0	1	0	1	
			….:….:..**AVM**		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM						
80			AVMModelNameType						
81			AVMModelNameTypeOtherDescription						
			….:….:.**PROPERTY_VALUATION_DETAIL**		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL						
82			AppraisalIdentifier						
83			PropertyValuationAmount						
84			PropertyValuationEffectiveDate						
85			PropertyValuationFormType						
86			PropertyValuationFormTypeOtherDescription						
89			PropertyValuationMethodType						
90			PropertyValuationMethodTypeOtherDescription						
	5/22/2023	Ph 4a	….:….**EXTENSION**		0	1	0	1	
	5/22/2023	Ph 4a	….:….:**OTHER**		0	1	0	1	
	5/22/2023	Ph 4a	….:….:.**PROPERTY_EXTENSION**		0	1	0	1	
	5/22/2023	Ph 4a	….:….:..**DEED_RESTRICTION**		0	1	0	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION						
90.1	5/22/2023	Ph 4a	DeedRestrictionTermMonthsCount						
	5/22/2023	Ph 4a	....:....:..ENERGY_IMPROVEMENT		0	1	0	1	√
	5/22/2023	Ph 4a	....:....:...ENERGY_IMPROVEMENT_ITEMS		0	1	0	1	√
Repeat	5/22/2023	Ph 4a	....:....:....ENERGY_IMPROVEMENT_ITEM		0	4	0	4	√
XPath	5/22/2023	Ph 4a	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT/ENERGY_IMPROVEMENT_ITEMS/ENERGY_IMPROVEMENT_ITEM						
90.2	5/22/2023	Ph 4a	RenewalEnergyComponentType						
			....:LOANS	√-All Loans	1	1	1	1	
			....:.COMBINED_LTVS		1	1	1	1	
			....:..COMBINED_LTV		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV						
91			CombinedLTVRatioPercent						
92			HomeEquityCombinedLTVRatioPercent						
			....:.LOAN *(For LoanRoleType = "SubjectLoan" and LoanStateType = "AtClosing" (Non-Modifications) OR LoanRoleType = "SubjectLoan" and LoanStateType = "AtModification")*	√-Standard Loans √-Modified Loans	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN						
93			LoanRoleType (= *SubjectLoan*)						
			....:..ADJUSTMENT		0	1	0	1	
			....:...CONVERSION_ADJUSTMENT		0	1	0	1	√
			....:....CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE		0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE						
102			ConversionType						
			....:...INTEREST_RATE_ADJUSTMENT		0	1	0	1	
			....:....INDEX_RULES		0	1	0	1	
			....:....:INDEX_RULE		0	1	0	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
			MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name		MIN	MAX	MIN	MAX	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE						
110			IndexSourceType						
111	Activation 11/9/2020		IndexSourceTypeOtherDescription						
113			InterestAndPaymentAdjustmentIndexLeadDaysCount						
			….:….INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE						
114			CeilingRatePercent						
115			FirstRateChangePaymentEffectiveDate						
116			FloorRatePercent						
117			InterestRateRoundingPercent						
118			InterestRateRoundingType						
119			MarginRatePercent						
			….:….INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES		0	1	0	1	
Repeat			….:….:INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE *(If required, two instances of this container must be delivered: One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps and one with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.)*		0	2	0	2	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE						
120			AdjustmentRuleType (*"First" and "Subsequent"*)						
121			PerChangeMaximumDecreaseRatePercent						
122			PerChangeMaximumIncreaseRatePercent						
123			PerChangeRateAdjustmentEffectiveDate						
124			PerChangeRateAdjustmentFrequencyMonthsCount						
	8/25/2014	▪ Ph 2 Card ▪ GSE Ph 2 Diff	….:….PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES		0	0	0	0	√
	8/25/2014	▪ Ph 2 Card ▪ GSE Ph 2 Diff	….:….:PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE		0	0	0	0	√

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE						
126			AdjustmentRuleType						
131			PerChangePrincipalAndInterestPaymentAdjustmentPercent						
			....:.. AMORTIZATION *(This container required to save the file in the selling system.)*	√-Standard Loans √-Modified Loans	1	1	1	1	
			....:...AMORTIZATION_RULE *(This container required to save the file in the selling system.)*	√-Standard Loans √-Modified Loans	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE						
135			LoanAmortizationMaximumTermMonthsCount						
136			LoanAmortizationPeriodCount						
137			LoanAmortizationPeriodType						
138			LoanAmortizationType						
			....:..BUYDOWN		0	1	0	1	
			....:...BUYDOWN_CONTRIBUTORS		0	1	0	1	
			....:...BUYDOWN_CONTRIBUTOR		0	1	0	1	
			....:....:BUYDOWN_CONTRIBUTOR_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL						
145			BuydownContributorType						
146			BuydownContributorTypeOtherDescription						
	8/25/2014		....:...BUYDOWN_RULE		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE						
147			BuydownChangeFrequencyMonthsCount						
148			BuydownDurationMonthsCount						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
149			BuydownIncreaseRatePercent						
150			BuydownInitialDiscountPercent						
	8/22/2013	Correction	….:..CLOSING_INFORMATION		0	1	0	1	
			….:...CLOSING_COST_FUNDS		0	1	0	1	
Repeat			….:....CLOSING_COST_FUND		0	4	0	4	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND						
151		GSE Ph 3	ClosingCostContributionAmount						
152		GSE Ph 3	ClosingCostFundsType						
153		GSE Ph 3	ClosingCostFundsTypeOtherDescription						
154		GSE Ph 3	ClosingCostSourceType						
155		GSE Ph 3	ClosingCostSourceTypeOtherDescription						
			….:....COLLECTED_OTHER_FUNDS		0	1	0	1	
Repeat			….:....COLLECTED_OTHER_FUND		0	4	0	4	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND						
157			OtherFundsCollectedAtClosingAmount						
158			OtherFundsCollectedAtClosingType						
159			OtherFundsCollectedAtClosingTypeOtherDescription						
Repeat			….:..CONSTRUCTION		0	4	0	4	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION						
162			ConstructionLoanType						
163			ConstructionToPermanentClosingFeatureType						
165			ConstructionToPermanentClosingType						
167			ConstructionToPermanentFirstPaymentDueDate						
			….:..DOWN_PAYMENTS		0	1	0	1	
Repeat			….:...DOWN_PAYMENT		0	4	0	4	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT						
172		GSE Ph 3	DownPaymentAmount						
173		GSE Ph 3	DownPaymentSourceType						
174		GSE Ph 3	DownPaymentSourceTypeOtherDescription						
175		GSE Ph 3	DownPaymentType						
176		GSE Ph 3	DownPaymentTypeOtherDescription						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	Phase 4a Cardinality (5/22/2023 Mandate) MAX	Phase 5 Cardinality MIN	Phase 5 Cardinality MAX	GSE Cardinality Differences
			….:…FORM_SPECIFIC_CONTENTS		0	1	0	1	
			….:…FORM_SPECIFIC_CONTENT		0	1	0	1	
			….:…URLA		0	1	0	1	
			….:…:URLA_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL						
193.1	5/22/2023	Ph 4a	AlterationsImprovementsAndRepairsAmount						
194			BorrowerPaidDiscountPointsTotalAmount						
195			PurchasePriceAmount						
			….:…GOVERNMENT_LOAN		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN						
198			SectionOfActType						
			….:…HMDA_LOAN		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN						
207			HMDA_HOEPALoanStatusIndicator						
208			HMDARateSpreadPercent						
			….:…INTEREST_CALCULATION		1	1	1	1	
			….:…INTEREST_CALCULATION_RULES		1	1	1	1	
			….:…INTEREST_CALCULATION_RULE		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE						
209			InterestAccrualType						
210			InterestCalculationBasisDaysInYearCountType						
211			InterestCalculationBasisType						
213			InterestCalculationEffectiveMonthsCount						
214			InterestCalculationPeriodType						
215			InterestCalculationType						
217			LoanInterestAccrualStartDate						
Not Used			….:…INTEREST_ONLY		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY						
218			InterestOnlyEndDate						
			….:…INVESTOR_LOAN_INFORMATION		0	1	0	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality		Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
			MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name			MIN	MAX	MIN	MAX	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION							
221			RelatedInvestorLoanIdentifier							
222			RelatedLoanInvestorType							
			….:..LOAN_DETAIL			1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL							
224			ApplicationReceivedDate							
225			AssumabilityIndicator							
226			BalloonIndicator							
227			BorrowerCount							
228			BuydownTemporarySubsidyIndicator							
229			CapitalizedLoanIndicator							
231			ConstructionLoanIndicator							
232			ConvertibleIndicator							
233			EnoteIndicator							
234			EscrowIndicator							
236			InitialFixedPeriodEffectiveMonthsCount							
237			InterestOnlyIndicator							
238			LoanAffordableIndicator							
240			PrepaymentPenaltyIndicator							
241			RelocationLoanIndicator							
243			SharedEquityIndicator							
244			TotalMortgagedPropertiesCount							
			….:..EXTENSION			0	1	0	1	√
			….:…OTHER			0	1	0	1	√
			….:….LOAN_DETAIL_EXTENSION			0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION							
244.1			EnergyImprovementAmount							
	TBD	Ph5	….:..LOAN_LEVEL_CREDIT			0	1	0	0	√
	TBD	Ph5	….:..LOAN_LEVEL_CREDIT_DETAIL			0	1	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL							
247			CreditScoreImpairmentType							

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
249			LoanLevelCreditScoreSelectionMethodType						
250			LoanLevelCreditScoreSelectionMethodTypeOtherDescription						
251			LoanLevelCreditScoreValue						
	TBD	Ph5	**….:….EXTENSION**		N/A	N/A	0	1	
	TBD	Ph5	**….:….:OTHER**		N/A	N/A	0	1	
	TBD	Ph5	**….:….:.LOAN_LEVEL_CREDIT_EXTENSION**		N/A	N/A	0	1	
	TBD	Ph5	**….:….:….LOAN_LEVEL_CREDIT_SCORES**		N/A	N/A	0	1	
Repeat	TBD	Ph5	**….:….:….LOAN_LEVEL_CREDIT_SCORE**		N/A	N/A	0	3	
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE**						
251.1			CreditScoreCategoryVersionType						
251.2			CreditScoreImpairmentType						
251.3			LoanLevelCreditScoreSelectionMethodType						
251.4			LoanLevelCreditScoreSelectionMethodTypeOtherDescription						
251.5			LoanLevelCreditScoreValue						
			….:..LOAN_STATE	√-Standard Loans √-Modified Loans	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE						
252			LoanStateDate						
253			LoanStateType *"AtClosing" (Non-Mods) OR "AtModification"*						
			….:..LTV		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV						
254			BaseLTVRatioPercent						
255			LTVRatioPercent						
			….:..MATURITY		1	1	1	1	
			….:…MATURITY_RULE		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE						
258.1			BiweeklyComparableMonthlyMaturityDate						
256			LoanMaturityDate						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
257			LoanMaturityPeriodCount						
258			LoanMaturityPeriodType						
			….:..MODIFICATIONS Container required only for modified loans.	√-Modified Loans	0	1	0	1	
			….:…MODIFICATION	√-Modified Loans	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION						
259			LoanModificationEffectiveDate						
			….:..PAYMENT		1	1	1	1	
			….:…PAYMENT_RULE		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE						
268			InitialPrincipalAndInterestPaymentAmount						
269			PaymentBillingStatementLeadDaysCount						
270			PaymentFrequencyType						
272			ScheduledFirstPaymentDate						
			….:..QUALIFICATION		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION						
287			BorrowerReservesMonthlyPaymentCount						
290			TotalLiabilitiesMonthlyPaymentAmount						
291			TotalMonthlyIncomeAmount						
292			TotalMonthlyProposedHousingExpenseAmount						
			….:..REFINANCE		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE						
293			RefinanceCashOutAmount						
294			RefinanceCashOutDeterminationType						
			….:..SELECTED_LOAN_PRODUCT		1	1	1	1	
			….:..PRICE_LOCKS		1	1	1	1	
			….:…PRICE_LOCK		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK						
311			PriceLockDatetime						
			….:..TERMS_OF_MORTGAGE	√-All Loans	1	1	1	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE**						
312			DisclosedIndexRatePercent						
313			LienPriorityType						
315			LoanPurposeType						
317			MortgageType						
318			MortgageTypeOtherDescription						
319			NoteAmount						
320			NoteDate						
321			NoteRatePercent						
			….:..UNDERWRITING		1	1	1	1	
			….:…AUTOMATED_UNDERWRITINGS		0	1	0	1	
			….:…AUTOMATED_UNDERWRITING		0	1	0	1	
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING**						
322			AutomatedUnderwritingCaseIdentifier						
325			AutomatedUnderwritingRecommendationDescription						
326			AutomatedUnderwritingSystemType						
327			AutomatedUnderwritingSystemTypeOtherDescription						
			….:…UNDERWRITING_DETAIL		1	1	1	1	
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL**						
328			LoanManualUnderwritingIndicator						
			….:..LOAN (For LoanRoleType = "SubjectLoan" and LoanStateType = "AtClosing". Submit for Modified Mortgages only to provide data about the original loan prior to modification. This container required to save the in the selling system.)		0	1	0	1	
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN**						
332			LoanRoleType (= "SubjectLoan")						
			….:..ADJUSTMENT		0	1	0	1	
			….:…INTEREST_RATE_ADJUSTMENT		0	1	0	1	
			….:….INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES		0	1	0	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category		MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
						MIN	MAX	MIN	MAX	
Repeat				**….:….:INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE** *(Enter two instances of this container: One with AdjustmentRuleType (332.1) = "First" to describe the initial adjustment structure and caps and one with AdjustmentRuleType (332.3) = "Subsequent" to identify the periodic adjustment structure and caps.)*		0	2	0	2	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/ INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE						
332.1				AdjustmentRuleType *("First" and "Subsequent")*						
332.2				PerChangeRateAdjustmentFrequencyMonthsCount						
				….:..AMORTIZATION		0	1	0	1	
				….:..AMORTIZATION_RULE		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE						
333				LoanAmortizationType						
				….:..INTEREST_CALCULATION		0	1	0	1	
				….:..INTEREST_CALCULATION_RULES		0	1	0	1	
				….:….INTEREST_CALCULATION_RULE		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE						
335				InterestCalculationType						
				….:..LOAN_DETAIL		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL						
337				BalloonIndicator						
337.1				InitialFixedPeriodEffectiveMonthsCount						
337.2				InterestOnlyIndicator						
				….:..LOAN_STATE		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE						
338				LoanStateDate						
339				LoanStateType *(= "AtClosing". For original loan data for delivered modified mortgages.)*						
				….:..MATURITY		0	1	0	1	
				….:..MATURITY_RULE		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE						

Spanning vertical text in Container Revision Category columns: **Original Data for Modified Loan** / **Original Loan Data for Delivered Modified Mortgages**

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality — MISMO v3.0 Container Name (Container implementation notes) / MISMO v3.0 Xpath / MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
340			LoanMaturityDate						
			....:..PAYMENT		0	1	0	1	
			....:..PAYMENT_RULE		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE						
342			PaymentFrequencyType						
344			ScheduledFirstPaymentDate						
			....:..TERMS_OF_MORTGAGE (This container required to save the file in the selling system.)	√-All Loans	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE						
345			LienPriorityType						
347			MortgageType						
349			NoteAmount						
350			NoteDate						
351			NoteRatePercent						
			....:.LOAN (LoanRoleType = "SubjectLoan" and LoanStateType = "Current")	√-All Loans	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN						
352			LoanRoleType ("SubjectLoan")						
			....:..ADJUSTMENT		0	1	0	1	
			....:..RATE_OR_PAYMENT_CHANGE_OCCURRENCES		0	1	0	1	
			....:...RATE_OR_PAYMENT_CHANGE_OCCURRENCE		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE						
354			ConvertibleStatusType						
355			NextRateAdjustmentEffectiveDate						
			....:..ESCROW		0	1	0	1	
	2/26/2018		....:...ESCROW_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL						
363			EscrowBalanceAmount						
			....:...ESCROW_ITEMS		0	1	0	1	
Repeat			....:....ESCROW_ITEM		0	12	0	12	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality — MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
			….:….:ESCROW_ITEM_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL						
364			EscrowItemType						
365			EscrowItemTypeOtherDescription						
366			EscrowMonthlyPaymentAmount						
			….:..INTEREST_CALCULATION		0	1	0	1	
			….:..INTEREST_CALCULATION_OCCURRENCES		0	1	0	1	
			….:….INTEREST_CALCULATION_OCCURRENCE		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE						
367			CurrentAccruedInterestAmount						
			….:..INVESTOR_FEATURES		0	1	0	1	
Repeat			….:….INVESTOR_FEATURE		0	10	0	10	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE						
368			InvestorFeatureIdentifier						
			….:..INVESTOR_LOAN_INFORMATION		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION						
369			BaseGuarantyFeePercent						
373			GuaranteeFeeAddOnIndicator						
374			GuarantyFeeAfterAlternatePaymentMethodPercent						
375			GuarantyFeePercent						
376			InvestorCollateralProgramIdentifier						
378			InvestorOwnershipPercent						
379			InvestorProductPlanIdentifier						
380			InvestorRemittanceDay						
381			InvestorRemittanceType						
384			LenderTargetFundingDate						
385			LoanAcquisitionScheduledUPBAmount						
386			LoanBuyupBuydownBasisPointNumber						
387			LoanBuyupBuydownType						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality — MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
389			LoanDefaultLossPartyType						
391			REOMarketingPartyType						
392			ServicingTransferEffectiveDate						
	√		….:…LOAN_COMMENTS *(Not Used)*		0	0	0	0	√
	√		….:…LOAN_COMMENT *(Not Used)*		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT						
393			LoanCommentText						
			….:…LOAN_DETAIL		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL						
394			BalloonResetIndicator						
395			CurrentInterestRatePercent						
397			MortgageModificationIndicator						
398.1			WarehouseLenderIndicator						
	7/28/2025	Ph5	….:….EXTENSION		N/A	N/A	1	1	
	7/28/2025	Ph5	….:….:OTHER		N/A	N/A	1	1	
	7/28/2025	Ph5	….:….:.LOAN_DETAIL_EXTENSION		N/A	N/A	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION						
398.2			RemoteOnlineNotarizationIndicator						
398.2			WireInstructionReferenceIdentifier						
			….:..LOAN_IDENTIFIERS	√-All Loans	1	1	1	1	
Repeat			….:…LOAN_IDENTIFIER *(The schema allows only one data point per LOAN_IDENTIFIER container. IF more than one data point is required, the LOAN _IDENTIFIER container must repeat for each one.)*	√-All Loans	1	5	1	5	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER						
399			InvestorCommitmentIdentifier						
400			InvestorContractIdentifier						
400.1			InvestorLoanIdentifier						
401			MERS_MINIdentifier						
402			SellerLoanIdentifier						
403			ServicerLoanIdentifier						
	2/26/2018		….:….EXTENSION		0	1	0	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality — MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
	2/26/2018		....:....:OTHER		0	1	0	1	
	2/26/2018		....:....:.LOAN_IDENTIFIER_EXTENSION		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION						
403.1			LoanIdentifier						
403.2			LoanIdentifierType						
			....:..LOAN_PROGRAMS		0	1	0	1	
Repeat			....:..LOAN_PROGRAM		0	5	0	5	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM						
404			LoanProgramIdentifier						
			....:..LOAN_STATE	√-All Loans	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE						
405			LoanStateDate						
406			LoanStateType *("Current")*						
N/A	7/28/2025	PH 5	....:...MERS_REGISTRATIONS		N/A	N/A	0	1	
	7/28/2025	PH 5	....:...MERS_REGISTRATION		N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION						
			MERSRegistrationStatusType						
			MERSRegistrationStatusTypeOtherDescription						
			....:..MI_DATA		0	1	0	1	
			....:..MI_DATA_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL						
410.1			BorrowerMITerminationDate						
411			LenderPaidMIInterestRateAdjustmentPercent						
412			MICertificateIdentifier						
413			MICompanyNameType						
414			MICompanyNameTypeOtherDescription						
416			MICoveragePercent						
422			MIPremiumFinancedAmount						
423			MIPremiumFinancedIndicator						
426			MIPremiumSourceType						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	**Cardinality** MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	**Phase 4a Cardinality** (5/22/2023 Mandate) MIN	MAX	**Phase 5 Cardinality** MIN	MAX	GSE Cardinality Differences
427			MIPremiumSourceTypeOtherDescription						
429			PrimaryMIAbsenceReasonType						
430			PrimaryMIAbsenceReasonTypeOtherDescription						
	7/28/2025	Ph5	….:….EXTENSION		N/A	N/A	0	1	
	7/28/2025	Ph5	….:….:OTHER		N/A	N/A	0	1	
	7/28/2025	Ph5	….:….:.MI_DATA_DETAIL_EXTENSION		N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL/ EXTENSION/OTHER/MI_DATA_DETAIL_EXTENSION						
430.1			MIInterestRateAdjustmentPercent						
430.2			MIPremiumPlanType						
			….:..PAYMENT		1	1	1	1	
			….:….PAYMENT_COMPONENT_BREAKOUTS		0	1	0	1	
			….:….PAYMENT_COMPONENT_BREAKOUT		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMP ONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT						
436			PrincipalAndInterestPaymentAmount						
			….:….PAYMENT_SUMMARY		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMM ARY						
438			AggregateLoanCurtailmentAmount						
440			LastPaidInstallmentDueDate						
441			LastPaymentReceivedDate						
442			UPBAmount						
			….:….LOAN_PRODUCT_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/L OAN_PRODUCT_DETAIL						
450			FNMHomeImprovementProductType						
451			RefinanceProgramIdentifier						
			….:..SERVICING		1	1	1	1	
			….:….DELINQUENCY_SUMMARY		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DELINQUENCY_S UMMARY						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
452			DelinquentPaymentsOverPastTwelveMonthsCount						
			....:.LOAN *(for LoanRoleType = "SubjectLoan" and LoanStateType = "AtConversion")*	√-Converted Loans	0	1	0	1	√
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN**						
459			LoanRoleType *("SubjectLoan")*						
			....:..ADJUSTMENT	√-Converted Loans	0	1	0	1	√
			....:...RATE_OR_PAYMENT_CHANGE_OCCURRENCES	√-Converted Loans	0	1	0	1	√
			....:....RATE_OR_PAYMENT_CHANGE_OCCURRENCE	√-Converted Loans	0	1	0	1	√
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE**						
460			LatestConversionEffectiveDate						
			....:..AMORTIZATION	√-Converted Loans	0	1	0	1	√
			....:...AMORTIZATION_RULE	√-Converted Loans	0	1	0	1	√
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE**						
461			LoanAmortizationType						
			....:..INTEREST_CALCULATION		0	1	0	1	√
			....:...INTEREST_CALCULATION_RULES		0	1	0	1	√
			....:....INTEREST_CALCULATION_RULE		0	1	0	1	√
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE**						
463			InterestCalculationType						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
			....:..**LOAN_DETAIL**		0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL						
464.1			BalloonIndicator						
			....:..**LOAN_STATE** *(This container required with delivery of a converted loan to save the file in the selling system.)*	√-Converted Loans	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE						
465			LoanStateDate						
466			LoanStateType *("AtConversion")*						
			....:..**MATURITY**		0	1	0	1	√
			....:..**MATURITY_RULE**		0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE						
467			LoanMaturityDate						
			....:..**PAYMENT**		0	1	0	1	√
			....:..**PAYMENT_RULE**		0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE						
468			InitialPrincipalAndInterestPaymentAmount						
469			PaymentFrequencyType						
471			ScheduledFirstPaymentDate						
			....:..**TERMS_OF_MORTGAGE**	√-Converted Loans	0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE						
472			MortgageType						
474			NoteAmount						
476			NoteRatePercent						
Not Used			....:.**LOAN** *(for LoanRoleType = "RelatedLoan" and LoanStateType = "AtClosing")*		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN						
496			LoanRoleType *("RelatedLoan")*						
Not Used			....:..**AMORTIZATION**		0	0	0	0	√

Note: "Converted Loan Data" appears as a rotated label in the Container Revision Category column.

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
Not Used			….:…AMORTIZATION_RULE		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE						
497			LoanAmortizationType						
Not Used			….:..LOAN_DETAIL		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL						
499			BalloonIndicator						
Not Used			….:..LOAN_STATE		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE						
501			LoanStateDate						
502			LoanStateType ("AtClosing")						
Not Used			….:..MATURITY		0	0	0	0	√
Not Used			….:…MATURITY_RULE		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE						
503			LoanMaturityPeriodCount						
504			LoanMaturityPeriodType						
Not Used			….:..PAYMENT		0	0	0	0	√
Not Used			….:…PAYMENT_RULE		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE						
506			ScheduledFirstPaymentDate						
Not Used			….:..TERMS_OF_MORTGAGE		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE						
507			LienPriorityType						
509			NoteAmount						
Repeat			….:.LOAN (LoanRoleType = "RelatedLoan" and LoanStateType = "Current")		0	∞	0	∞	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN						
510			LoanRoleType ("RelatedLoan")						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category		MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
						MIN	MAX	MIN	MAX	
				....:..HELOC		0	1	0	1	
				....:...HELOC_OCCURRENCES		0	1	0	1	
				....:...HELOC_OCCURRENCE		0	1	0	1	
XPath			Subordinate Lien Data	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE						
511				CurrentHELOCMaximumBalanceAmount						
512				HELOCBalanceAmount						
				....:..LOAN_DETAIL		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL						
513				HELOCIndicator						
513.1				LoanAffordableIndicator						
				....:..LOAN_STATE		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE						
514				LoanStateDate						
515				LoanStateType = "Current"						
				....:..PAYMENT		0	1	0	1	
	5/22/2023	Ph 4a		....:...PAYMENT_RULE		0	1	0	1	√
XPath	45068	Ph 4a		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE						
515.1	5/22/2023	Ph 4a		InitialPrincipalAndInterestPaymentAmount						
				....:...PAYMENT_SUMMARY		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY						
516				UPBAmount						
				....:..TERMS_OF_MORTGAGE		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE						
517				LienPriorityType						
519				MortgageType						
				....:PARTIES		1	1	1	1	
				....:.PARTY *(for PartyRoleType = "Appraiser")*		0	1	0	1	
				....:.. ROLES		0	1	0	1	
				....:... ROLE		0	1	0	1	
				....:....APPRAISER		0	1	0	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
		Appraiser Data	....:....:APPRAISER_LICENSE		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRAISER/APPRAISER_LICENSE						
525			AppraiserLicenseIdentifier						
			....:....ROLE_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
528			PartyRoleType *(= "Appraiser")*						
			....:.PARTY *(for PartyRoleType = "AppraiserSupervisor")*		0	1	0	1	
			....:.. ROLES		0	1	0	1	
			....:... ROLE		0	1	0	1	
		Appraiser Supervisor Data	....:....APPRAISER_SUPERVISOR		0	1	0	1	
			....:....:APPRAISER_LICENSE		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRAISER_SUPERVISOR/APPRAISER_LICENSE						
534			AppraiserLicenseIdentifier						
			....:....ROLE_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
537			PartyRoleType *(= "AppraiserSupervisor")*						
Repeat			....:.PARTY *(for PartyRoleType = "Borrower")*	v-Primary Borrower	1	5	1	5	√
Either			....:.INDIVIDUAL	v-Primary Borrower	0	1	0	1	
			....:..NAME	v-Primary Borrower	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME						
540			FirstName						
541			LastName						
542			MiddleName						
543			SuffixName						
OR			....:..LEGAL_ENTITY	v-Primary Borrower	0	1	0	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
			….:…LEGAL_ENTITY_DETAIL	V-Primary Borrower	0	1	0	1	
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL**						
544			FullName						
545			LegalEntityType						
546			LegalEntityTypeOtherDescription						
			….:..ADDRESSES		0	1	0	1	
			….:…ADDRESS		0	1	0	1	
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS**						
548			AddressLineText						
549			AddressType						
553			AddressUnitIdentifier						
554			CityName						
555			CountryCode						
557			PostalCode						
560			StateCode						
			….:.. ROLES	V-Primary Borrower	1	1	1	1	
			….:… ROLE	V-Primary Borrower	1	1	1	1	
			….:….BORROWER	V-Primary Borrower	1	1	1	1	
			….:….:BORROWER_DETAIL	V-Primary Borrower	1	1	1	1	
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ BORROWER_DETAIL**						
567			BorrowerAgeAtApplicationYearsCount						
568			BorrowerBirthDate						
571			BorrowerClassificationType						
572			BorrowerMailToAddressSameAsPropertyIndicator						
573			BorrowerQualifyingIncomeAmount						
			….:….:COUNSELING_CONFIRMATION		0	1	0	1	

Note: "Borrower Data" appears as rotated text spanning the Container Revision Category column for the ADDRESS section rows.

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality		Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
			MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name			MIN	MAX	MIN	MAX	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ COUNSELING_CONFIRMATION							
576			CounselingConfirmationType							
577			CounselingConfirmationTypeOtherDescription							
578			CounselingFormatType							
579			CounselingFormatTypeOtherDescription							
			….:….:CREDIT_SCORES			0	1	0	1	√
Repeat			….:….:.CREDIT_SCORE			0	1	0	3	√
			….:….:..CREDIT_SCORE_DETAIL			0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL							
580			CreditReportIdentifier							
582			CreditRepositorySourceIndicator							
583			CreditRepositorySourceType							
584			CreditRepositorySourceTypeOtherDescription							
590			CreditScoreValue							
	TBD	Ph5	….:….EXTENSION			N/A	N/A	0	1	
	TBD	Ph5	….:….:OTHER			N/A	N/A	0	1	
	TBD	Ph5	….:….:.CREDIT_SCORE_DETAIL_EXTENSION			N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL/EXTENSION/OTHER/CREDIT_SCOR E_DETAIL_EXTENSION							
590.1			CreditScoreCategoryVersionType							
	TBD		….:….:..CREDIT_SCORE_PROVIDER			0	1	0	0	
	TBD		….:….:..CREDIT_SCORE_PROVIDER_DETAIL			0	1	0	0	
XPath	8/25/2014	Correction-XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DE TAIL							
591.1			CreditScoreProviderName							
	TBD	Ph5	….:….EXTENSION			N/A	N/A	0	1	
	TBD	Ph5	….:….:OTHER			N/A	N/A	0	1	
	TBD	Ph5	….:….:.CREDIT_SCORES_EXTENSION			N/A	N/A	0	1	
	TBD	Ph5	….:….:…CREDIT_SCORES_SUMMARY			N/A	N/A	0	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality — MISMO v3.0 Container Name *(Container implementation notes)* / MISMO v3.0 Xpath / MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY						
591.2			CreditReportIdentifier						
591.3			CreditScoreProviderName						
591.4			MergedCreditReportIndicator						
			….:….:DECLARATION		1	1	1	1	
			….:….:DECLARATION_DETAIL		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ DECLARATION/DECLARATION_DETAIL						
596			BankruptcyIndicator						
597			BorrowerFirstTimeHomebuyerIndicator						
598			CitizenshipResidencyType						
598.1			IntentToOccupyType						
599			LoanForeclosureOrJudgmentIndicator						
	7/28/2025	Ph5	….:….EXTENSION		N/A	N/A	0	1	√
	7/28/2025	Ph5	….:….:OTHER		N/A	N/A	0	1	√
	7/28/2025	Ph5	….:….:.DECLARATION_DETAIL_EXTENSION		N/A	N/A	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ DECLARATION/DECLARATION_DETAIL/EXTENSION/OTHER/DECLARATION_DETAIL_EXTENSION						
599.1			PriorPropertyShortSaleCompletedIndicator						
			….:….:EMPLOYERS		0	1	0	1	
			….:….:.EMPLOYER		0	1	0	1	
			….:….:..EMPLOYMENT		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ EMPLOYERS/EMPLOYER/EMPLOYMENT						
600			EmploymentBorrowerSelfEmployedIndicator						
			….:….:GOVERNMENT_MONITORING		0	1	0	1	
			….:….:.GOVERNMENT_MONITORING_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL						
608			GenderType						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
609			HMDAEthnicityType						
	2/26/2018		….:….:..EXTENSION		0	1	0	1	
	2/26/2018		….:….:…OTHER		0	1	0	1	
	2/26/2018		….:….:….GOVERNMENT_MONITORING_DETAIL_EXTENSION		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/ GOVERNMENT_MONITORING_DETAIL_EXTENSION						
609.4	2/26/2018		HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator						
609.5	2/26/2018		HMDAEthnicityRefusalIndicator						
608.1	2/26/2018		HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator						
608.2	2/26/2018		HMDAGenderRefusalIndicator						
608.3	2/26/2018		HMDAGenderType						
610.1	2/26/2018		HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator						
610.2	2/26/2018		HMDARaceRefusalIndicator						
			….:….:.HMDA_RACES		0	1	0	1	
Repeat			….:….:..HMDA_RACE		0	6	0	6	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE						
610			HMDARaceType						
	2/26/2018		….:….:…EXTENSION		0	1	0	1	
	2/26/2018		….:….:….OTHER		0	1	0	1	
	2/26/2018		….:….:….:HMDA_RACE_EXTENSION		0	1	0	1	
	2/26/2018		….:….:….:.HMDA_RACE_DESIGNATIONS		0	1	0	1	
Repeat	2/26/2018		….:….:…:..HMDA_RACE_DESIGNATION		0	13	0	13	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RA CE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION						
610.21	2/26/2018		HMDARaceDesignationOtherAsianDescription						
610.22	2/26/2018		HMDARaceDesignationOtherPacificIslanderDescription						
610.3	2/26/2018		HMDARaceDesignationType						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
610.4			HMDARaceDesignationTypeOtherDescription						
	2/26/2018		….:….:….:..HMDA_RACE_DETAIL		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RA CE_EXTENSION/HMDA_RACE_DETAIL						
610.5	2/26/2018		HMDARaceType						
610.6	2/26/2018		HMDARaceTypeAdditionalDescription						
	2/26/2018		….:….:..EXTENSION		0	1	0	1	
	2/26/2018		….:….:…OTHER		0	1	0	1	
	2/26/2018		….:….:….GOVERNMENT_MONITORING_EXTENSION		0	1	0	1	
	2/26/2018		….:….:….:HMDA_ETHNICITIES		0	1	0	1	
Repeat	2/26/2018		….:….:….:..HMDA_ETHNICITY		0	2	0	2	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSI ON/HMDA_ETHNICITIES/HMDA_ETHNICITY						
609.1			HMDAEthnicityType						
	2/26/2018		….:….:….:HMDA_ETHNICITY_ORIGINS		0	1	0	1	
Repeat	2/26/2018		….:….:….:.HMDA_ETHNICITY_ORIGIN		0	5	0	5	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSI ON/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN						
609.2			HMDAEthnicityOriginType						
609.3			HMDAEthnicityOriginTypeOtherDescription						
			….:….ROLE_DETAIL *(for PartyRoleType = "Borrower")*	V-Primary Borrower	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
611			PartyRoleType = "Borrower"						
			….:..TAXPAYER_IDENTIFIERS		1	1	1	1	
			….:…TAXPAYER_IDENTIFIER		1	1	1	1	

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER						
613			TaxpayerIdentifierType						
614			TaxpayerIdentifierValue						
Not Used	1/29/2024	Ph 4a	....:.PARTY (for PartyRoleType = "DocumentCustodian")		0	1	0	1	√
Not Used	1/29/2024	Ph 4a	....:.. ROLES (for PartyRoleType = "DocumentCustodian")		0	1	0	1	√
Not Used	1/29/2024	Ph 4a	....:...PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "DocumentCustodian")		0	1	0	1	√
Not Used	1/29/2024	Ph 4a	....:....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "DocumentCustodian")		0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
620			PartyRoleIdentifier						
Not Used	1/29/2024	Ph 4a	....:... ROLE (for PartyRoleType = "DocumentCustodian")		0	1	0	1	√
Not Used	1/29/2024	Ph 4a	....:....ROLE_DETAIL (for PartyRoleType = "DocumentCustodian")		0	1	0	1	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
621			PartyRoleType (= "DocumentCustodian")						
			....:.PARTY (for PartyRoleType = "LoanOriginationCompany")		1	1	1	1	
			....:.. ROLES		1	1	1	1	
			....:...PARTY_ROLE_IDENTIFIERS		1	1	1	1	
			....:....PARTY_ROLE_IDENTIFIER		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
627			PartyRoleIdentifier						
			....:... ROLE		1	1	1	1	
			....:....ROLE_DETAIL		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
628			PartyRoleType (= "LoanOriginationCompany")						
			....:.PARTY (for PartyRoleType = "LoanOriginator")		1	1	1	1	
			....:.. ROLES		1	1	1	1	
			....:...PARTY_ROLE_IDENTIFIERS		1	1	1	1	
			....:....PARTY_ROLE_IDENTIFIER		1	1	1	1	

Vertical labels in Container Revision Category column: "Document Custodian", "Loan Origination Company Data"

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	MAX	Phase 5 Cardinality MIN	MAX	GSE Cardinality Differences
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
634			PartyRoleIdentifier						
			....:... **ROLE**		1	1	1	1	
			....:....**LOAN_ORIGINATOR**		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR						
635			LoanOriginatorType						
			....:....**ROLE_DETAIL**		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
637			PartyRoleType *(= "LoanOriginator")*						
			....:.**PARTY** *(for PartyRoleType = "LoanSeller")*		0	0	0	0	√
			....:.. **ROLES**		0	0	0	0	√
			....:....**PARTY_ROLE_IDENTIFIERS**		0	0	0	0	√
			....:....**PARTY_ROLE_IDENTIFIER**		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
639			PartyRoleIdentifier						
			....:... **ROLE**		0	0	0	0	√
			....:....**ROLE_DETAIL**		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
640			PartyRoleType *(= "LoanSeller")*						
			....:.**PARTY** *(PartyRoleType = "NotePayTo")*		1	1	1	1	
			....:..**LEGAL_ENTITY**		1	1	1	1	
			....:...**LEGAL_ENTITY_DETAIL**		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL						
641.1			FullName						
			....:... **ROLE**		1	1	1	1	
			....:....**ROLE_DETAIL**		1	1	1	1	

Container Revision Category (vertical labels): Loan Originator Data, Loan Seller Data, Note Pay To Data

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
641.2			PartyRoleType (= "NotePayTo")						
	2/26/2018		....:... ROLE (for PartyRoleType = "Other")		0	1	0	1	
	2/26/2018		....:...ROLE_DETAIL (for PartyRoleType = "Other")		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
641.3	2/26/2018		PartyRoleType (="Other")						
641.4	2/26/2018		PartyRoleTypeOtherDescription (="HomeownersAssociation")						
			....:..TAXPAYER_IDENTIFIERS		0	1	0	1	
			....:...TAXPAYER_IDENTIFIER		0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER						
641.5	2/26/2018		TaxpayerIdentifierType						
641.6	2/26/2018		TaxpayerIdentifierValue						
	5/22/2023	Ph 4a	....:.PARTY (for PartyRoleType = "HousingFinanceAgency")		0	1	0	1	√
	5/22/2023	Ph 4a	....:.. ROLES (for PartyRoleType = "HousingFinanceAgency")		0	1	0	1	√
	5/22/2023	Ph 4a	....:...PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "HousingFinanceAgency")		0	1	0	1	√
	5/22/2023	Ph 4a	....:...PARTY_ROLE_IDENTIFIER (for PartyRoleType = "HousingFinanceAgency")		0	1	0	1	√
XPath	5/22/2023	Ph 4a	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
641.7	5/22/2023	Ph 4a	PartyRoleIdentifier (="HousingFinanceAgency")						
	5/22/2023	Ph 4a	....:... ROLE (for PartyRoleType = "HousingFinanceAgency")		0	1	0	1	√
	5/22/2023	Ph 4a	....:...ROLE_DETAIL (for PartyRoleType = "HousingFinanceAgency")		0	1	0	1	√
XPath	5/22/2023	Ph 4a	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
641.8	5/22/2023	Ph 4a	PartyRoleType (= "Other")		0	1	0	1	√
641.9	5/22/2023	Ph 4a	PartyRoleTypeOtherDescription (= "HousingFinanceAgency")		0	1	0	1	√
Not Used			....:.PARTY (for PartyRoleType = "Payee")		0	0	0	0	√
Not Used			....:.. ROLES (for PartyRoleType = "Payee")		0	0	0	0	√
Not Used			....:...PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "Payee")		0	0	0	0	√
Not Used			....:...PARTY_ROLE_IDENTIFIER (for PartyRoleType = "Payee")		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						

(Vertical text spanning rows 641.2 through 641.6: "Homeowners Association")

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category		Cardinality MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
						MIN	MAX	MIN	MAX	
642				PartyRoleIdentifier						
Not Used				....:... ROLE (for PartyRoleType = "Payee")		0	0	0	0	√
Not Used				....:....ROLE_DETAIL (for PartyRoleType = "Payee")		0	0	0	0	√
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
643				PartyRoleType (= "Payee")						
Not Used	1/29/2024		Ph 4a	....:.PARTY (for PartyRoleType = "Servicer")		0	1	0	1	√
Not Used	1/29/2024		Ph 4a	....:.. ROLES (for PartyRoleType = "Servicer")		0	1	0	1	√
Not Used	1/29/2024		Ph 4a	....:...PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "Servicer")		0	1	0	1	√
Not Used	1/29/2024		Ph 4a	....:....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "Servicer")		0	1	0	1	√
XPath		Servicer		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
645				PartyRoleIdentifier						
Not Used	1/29/2024		Ph 4a	....:... ROLE (for PartyRoleType = "Servicer")		0	1	0	1	√
Not Used	1/29/2024		Ph 4a	....:....ROLE_DETAIL (for PartyRoleType = "Servicer")		0	1	0	1	√
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
646				PartyRoleType (= "Servicer")						
	6/5/2017			....:.PARTY (for PartyRoleType = "WarehouseLender")		0	1	0	1	
	6/5/2017			....:.. ROLES (for PartyRoleType = "WarehouseLender")		0	1	0	1	
	6/5/2017			....:...PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "WarehouseLender")		0	1	0	1	
	6/5/2017			....:....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "WarehouseLender")		0	1	0	1	
XPath		Warehouse Lender Data		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
650.1	6/5/2017			PartyRoleIdentifier						
	6/5/2017			....:... ROLE (for PartyRoleType = "WarehouseLender")		0	1	0	1	
	6/5/2017			....:....ROLE_DETAIL (for PartyRoleType = "WarehouseLender")		0	1	0	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
650.2	6/5/2017			PartyRoleType (= "WarehouseLender")						
Not Used				...INVESTOR_FEATURES		0	0	0	0	√
Not Used				....INVESTOR_FEATURE		0	0	0	0	√
XPath				MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
651			InvestorFeatureIdentifier						
Not Used			**…PARTIES** *(Not Used)*		0	0	0	0	√
Not Used			**….PARTY** *(for PartyRoleType = "DocumentCustodian" (Pool Level))*		0	0	0	0	√
Not Used			**….:ROLES** *(for PartyRoleType = "DocumentCustodian" (Pool Level))*		0	0	0	0	√
Not Used			**….:..PARTY_ROLE_IDENTIFERS** *(for PartyRoleType = "DocumentCustodian" (Pool Level))*		0	0	0	0	√
Not Used			**….:..PARTY_ROLE_IDENTIFIER** *(for PartyRoleType = "DocumentCustodian" (Pool Level))*		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/ PARTY_ROLE_IDENTIFIER						
652			PartyRoleIdentifier						
Not Used			**….:.ROLE** *(for PartyRoleType = "DocumentCustodian" (Pool Level))*		0	0	0	0	√
Not Used			**….:.ROLE_DETAIL** *(for PartyRoleType = "DocumentCustodian" (Pool Level))*		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
653			PartyRoleType = "DocumentCustodian"						
Not Used			**….PARTY** *(for PartyRoleType = "LoanSeller" (Pool Level))*		0	0	0	0	√
Not Used			**….:ROLES** *(for PartyRoleType = "LoanSeller" (Pool Level))*		0	0	0	0	√
Not Used			**….:..PARTY_ROLE_IDENTIFERS** *(for PartyRoleType = "LoanSeller" (Pool Level))*		0	0	0	0	√
Not Used			**….:..PARTY_ROLE_IDENTIFIER** *(for PartyRoleType = "LoanSeller" (Pool Level))*		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/ PARTY_ROLE_IDENTIFIER						
655			PartyRoleIdentifier						
Not Used			**….:.ROLE** *(for PartyRoleType = "LoanSeller" (Pool Level))*		0	0	0	0	√
Not Used			**….:.ROLE_DETAIL** *(for PartyRoleType = "LoanSeller" (Pool Level))*		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
656			PartyRoleType = "LoanSeller"						
Not Used			**….PARTY** *(for PartyRoleType = "Servicer" (Pool Level))*		0	0	0	0	√
Not Used			**….:ROLES** *(for PartyRoleType = "Servicer" (Pool Level))*		0	0	0	0	√
Not Used			**….:..PARTY_ROLE_IDENTIFERS** *(for PartyRoleType = "Servicer" (Pool Level))*		0	0	0	0	√
Not Used			**….:..PARTY_ROLE_IDENTIFIER** *(for PartyRoleType = "Servicer" (Pool Level))*		0	0	0	0	√
XPath			MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY _ROLE_IDENTIFIER						

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality — MISMO v3.0 Container Name *(Container implementation notes)* MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate)		Phase 5 Cardinality		GSE Cardinality Differences
					MIN	MAX	MIN	MAX	
658			PartyRoleIdentifier						
Not Used			**….:.ROLE** *(for PartyRoleType = "Servicer" (Pool Level))*		0	0	0	0	√
Not Used			**….:..ROLE_DETAIL** *(for PartyRoleType = "Servicer" (Pool Level))*		0	0	0	0	√
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL**						
659			PartyRoleType = "Servicer"						
Not Used			**…POOL**		0	0	0	0	√
Not Used			**….POOL_DETAIL**		0	0	0	0	√
XPath			**MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL**						
661			PoolAccrualRateStructureType						
662			PoolAmortizationType						
664			PoolAssumabilityIndicator						
665			PoolBalloonIndicator						
666			PoolFixedServicingFeePercent						
667			PoolIdentifier						
669			PoolInterestAndPaymentAdjustmentIndexLeadDaysCount						
670			PoolInterestOnlyIndicator						
671			PoolInterestRateRoundingPercent						
672			PoolInterestRateRoundingType						
673			PoolInvestorProductPlanIdentifier						
674			PoolIssueDate						
675			PoolMarginRatePercent						
676			PoolMaximumAccrualRatePercent						
677			PoolMinimumAccrualRatePercent						
678			PoolMortgageType						
680			PoolOwnershipPercent						
681			PoolScheduledRemittancePaymentDay						
682			PoolSecurityIssueDateInterestRatePercent						
683			PoolStructureType						
685			PoolSuffixIdentifier						
686			SecurityTradeBookEntryDate						
			….:….EXTENSION		N/A	N/A	0	0	√
			….:….:OTHER		N/A	N/A	0	0	√
			….:….:.POOL_DETAIL_EXTENSION		N/A	N/A	0	0	√

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 Xpath MISMO v3.0 Data Point Name	Required to Save File in Loan Selling Advisor	Phase 4a Cardinality (5/22/2023 Mandate) MIN	Phase 4a Cardinality (5/22/2023 Mandate) MAX	Phase 5 Cardinality MIN	Phase 5 Cardinality MAX	GSE Cardinality Differences
XPath			MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/POOL_DETAIL_EXTENSION						
686.1			GovernmentBondFinanceIndicator						
			..PARTIES		1	1	1	1	
			...PARTY (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))		1	1	1	1	
			....ROLES (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))		1	1	1	1	
			....:PARTY_ROLE_IDENTIFERS (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))		1	1	1	1	
			....:.PARTY_ROLE_IDENTIFIER (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
687			PartyRoleIdentifier						
			....:ROLE (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))		1	1	1	1	
			....:.ROLE_DETAIL (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))		1	1	1	1	
XPath			MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
688			PartyRoleType = "LoanDeliveryFilePreparer"						

ULDDS Sort ID	Data Point Mandate Date	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category	Enumeration Revision Effective Date
1	7/23/2012	MISMOReferenceModelIdentifier	7/23/2012	3.0.0.263.12			
2	7/23/2012	AboutVersionIdentifier	7/28/2025	FRE 6.0.0			
2	7/23/2012	AboutVersionIdentifier	5/22/2023	FRE 5.0.0			
2	7/23/2012	AboutVersionIdentifier	5/20/2019	FRE 4.0.0			
2	7/23/2012	AboutVersionIdentifier	8/25/2014	FRE 3.0.0			
2	7/23/2012	AboutVersionIdentifier	7/23/2012	FRE 1.0.4		Deletion	11/26/2012
33	8/25/2014	ManufacturedHomeWidthType	8/25/2014	MultiWide			
33	8/25/2014	ManufacturedHomeWidthType	8/25/2014	SingleWide			
38	7/23/2012	CondominiumProjectStatusType	7/23/2012	Established			
38	7/23/2012	CondominiumProjectStatusType	7/23/2012	New			
41	7/23/2012	ProjectAttachmentType	7/23/2012	Attached			
41	7/23/2012	ProjectAttachmentType	7/23/2012	Detached			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	CondominiumProjectManagerReview			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	ExemptFromReview			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	FHA_Approved			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	FullReview			
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	ProjectEligibilityReviewService		Deletion	9/1/2022
42	7/23/2012	ProjectClassificationIdentifier	7/23/2012	StreamlinedReview			
43	7/23/2012	ProjectDesignType	7/23/2012	GardenProject			
43	7/23/2012	ProjectDesignType	7/23/2012	HighriseProject			
43	7/23/2012	ProjectDesignType	7/23/2012	MidriseProject			
43	7/23/2012	ProjectDesignType	11/26/2012	Other			
43	7/23/2012	ProjectDesignType	7/23/2012	TownhouseRowhouse			
44	11/26/2012	ProjectDesignTypeOtherDescription	11/26/2012	OtherSelectedOnValuationDocumentation			
47	7/23/2012	ProjectLegalStructureType	7/23/2012	Condominium			
47	7/23/2012	ProjectLegalStructureType	7/23/2012	Cooperative			
50	7/23/2012	AttachmentType	7/23/2012	Attached			
50	7/23/2012	AttachmentType	7/23/2012	Detached			
50	7/23/2012	AttachmentType	7/23/2012	SemiDetached			
51	7/23/2012	ConstructionMethodType	7/23/2012	Manufactured			
51	7/23/2012	ConstructionMethodType	7/23/2012	Modular		Deletion	8/25/2014
51	7/23/2012	ConstructionMethodType	7/28/2025	Other			
51	7/23/2012	ConstructionMethodType	7/23/2012	SiteBuilt			
52	7/28/2025	ConstructionMethodTypeOtherDescription	7/28/2025	Container			
52	7/28/2025	ConstructionMethodTypeOtherDescription	7/28/2025	ThreeDimensionalPrintingTechnology			
57	7/23/2012	FinancedUnitCount	7/23/2012	1			
57	7/23/2012	FinancedUnitCount	7/23/2012	2			
57	7/23/2012	FinancedUnitCount	7/23/2012	3			
57	7/23/2012	FinancedUnitCount	7/23/2012	4			
63	7/23/2012	PropertyEstateType	7/23/2012	Other		Deletion	7/28/2025
63	7/23/2012	PropertyEstateType	7/23/2012	FeeSimple			
63	7/23/2012	PropertyEstateType	7/23/2012	Leasehold			
64	7/23/2012	PropertyEstateTypeOtherDesciption	7/23/2012	LifeEstate		Deletion	7/28/2025
69	7/23/2012	PropertyUsageType	7/23/2012	Investment			
69	7/23/2012	PropertyUsageType	7/23/2012	PrimaryResidence			
69	7/23/2012	PropertyUsageType	7/23/2012	SecondHome			
80	7/23/2012	AVMModelNameType	7/23/2012	AutomatedPropertyService			
80	7/23/2012	AVMModelNameType	7/23/2012	Casa			
80	7/23/2012	AVMModelNameType	7/23/2012	FidelityHansen			
80	7/23/2012	AVMModelNameType	7/23/2012	HomePriceAnalyzer			

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80	7/23/2012	AVMModelNameType	7/23/2012	HomePriceIndex		Deletion	11/26/2012
80	7/23/2012	AVMModelNameType	7/23/2012	HomeValueExplorer			
80	7/23/2012	AVMModelNameType	7/23/2012	Indicator		Deletion	11/26/2012
80	7/23/2012	AVMModelNameType	7/23/2012	NetValue		Deletion	11/26/2012
80	7/23/2012	AVMModelNameType	11/26/2012	Other			
80	7/23/2012	AVMModelNameType	7/23/2012	Pass			
80	7/23/2012	AVMModelNameType	7/23/2012	PropertySurveyAnalysisReport		Deletion	11/26/2012
80	7/23/2012	AVMModelNameType	7/23/2012	ValueFinder			
80	7/23/2012	AVMModelNameType	7/23/2012	ValuePoint			
80	7/23/2012	AVMModelNameType	7/23/2012	ValuePoint4			
80	7/23/2012	AVMModelNameType	7/23/2012	ValuePointPlus			
80	7/23/2012	AVMModelNameType	7/23/2012	ValueSure			
80	7/23/2012	AVMModelNameType	7/23/2012	ValueWizard			
80	7/23/2012	AVMModelNameType	7/23/2012	ValueWizardPlus			
80	7/23/2012	AVMModelNameType	7/23/2012	VeroIndexPlus			
80	7/23/2012	AVMModelNameType	7/23/2012	VeroValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	AVMax			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	CAValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	CollateralMarketValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	FraudGuard			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	FREAllowedAVM			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	I_AVM			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	IVal			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	PowerBase6			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	RapidValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	RealAssessment			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	RealValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	RealtorValuationModel			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	Relar			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	SiteXValue			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	Vector			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	Veros			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	VeroValueAdvantage			
81	11/26/2012	AVMModelNameTypeOtherDescription	11/26/2012	VeroValuePreferred			
85	8/26/2014	PropertyValuationFormType	8/26/2014	DesktopUnderwriterPropertyInspectionReport		Deletion	12/14/2021
85	8/25/2014	PropertyValuationFormType	8/25/2014	AppraisalUpdateAndOrCompletionReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	ExteriorOnlyInspectionResidentialAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	IndividualCondominiumUnitAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	IndividualCooperativeInterestAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	ManufacturedHomeAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	OneUnitResidentialAppraisalFieldReviewReport			
85	8/25/2014	PropertyValuationFormType	5/20/2019	Other			
85	8/25/2014	PropertyValuationFormType	8/25/2014	SmallResidentialIncomePropertyAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	TwoToFourUnitResidentialAppraisal			
85	8/25/2014	PropertyValuationFormType	8/25/2014	UniformResidentialAppraisalReport			
85	8/25/2014	PropertyValuationFormType	8/25/2014	LoanProspectorConditionAndMarketability		Deletion	10/1/2016
86	5/20/2019	PropertyValuationFormTypeOtherDescription	5/20/2019	OneUnitResidentialAppraisalDeskReviewReport			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	AutomatedValuationModel			

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89	7/23/2012	PropertyValuationMethodType	7/23/2012	DesktopAppraisal			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	DriveBy			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	FullAppraisal			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	None			
89	7/23/2012	PropertyValuationMethodType	11/26/2012	Other			
89	7/23/2012	PropertyValuationMethodType	7/23/2012	PriorAppraisalUsed		Deletion	6/3/2024
90	11/26/2012	PropertyValuationMethodTypeOtherDescription	5/20/2019	DeskReview			
90	11/26/2012	PropertyValuationMethodTypeOtherDescription	11/26/2012	FieldReview			
90	11/26/2012	PropertyValuationMethodTypeOtherDescription	6/3/2024	HybridAppraisal			
90.2	5/22/2023	RenewalEnergyComponentType	5/22/2023	Geothermal			
90.2	5/22/2023	RenewalEnergyComponentType	5/22/2023	OtherEnergyComponent			
90.2	5/22/2023	RenewalEnergyComponentType	5/22/2023	Solar			
90.2	5/22/2023	RenewalEnergyComponentType	5/22/2023	WindTurbine			
93	7/23/2012	LoanRoleType	7/23/2012	SubjectLoan			
102	7/23/2012	ConversionType	7/23/2012	ToFixedRate			
102	7/23/2012	ConversionType	7/23/2012	ToMonthlyPaymentFrequency			
110	7/23/2012	IndexSourceType	7/23/2012	LIBOROneYearWSJDaily		Deletion	1/1/2021
110	7/23/2012	IndexSourceType	11/9/2020	Other			
110	7/23/2012	IndexSourceType	7/23/2012	SixMonthLIBOR_WSJDaily		Deletion	1/1/2021
110	7/23/2012	IndexSourceType	7/23/2012	WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15		Deletion	10/1/2021
110	7/23/2012	IndexSourceType	7/23/2012	WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15		Deletion	10/1/2021
110	7/23/2012	IndexSourceType	7/23/2012	WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15		Deletion	10/1/2021
111	11/9/2020	IndexSourceTypeOtherDescription	11/9/2020	30DayAverageSOFR			
113	7/23/2012	InterestAndPaymentAdjustmentIndexLeadDaysCount	7/23/2012	25		Deletion	1/1/2015
113	7/23/2012	InterestAndPaymentAdjustmentIndexLeadDaysCount	7/23/2012	45			
117	7/23/2012	InterestRateRoundingPercent	7/23/2012	0.125			
118	7/23/2012	InterestRateRoundingType	8/25/2014	Down			
118	7/23/2012	InterestRateRoundingType	7/23/2012	Nearest			
118	7/23/2012	InterestRateRoundingType	8/25/2014	NoRounding			
118	7/23/2012	InterestRateRoundingType	8/25/2014	Up			
120	7/23/2012	AdjustmentRuleType	7/23/2012	First			
120	7/23/2012	AdjustmentRuleType	7/23/2012	Subsequent			
126	7/23/2012	AdjustmentRuleType	7/23/2012	Subsequent		Deletion	8/25/2014
137	7/23/2012	LoanAmortizationPeriodType	7/23/2012	Biweekly			
137	7/23/2012	LoanAmortizationPeriodType	7/23/2012	Month			
138	7/23/2012	LoanAmortizationType	7/23/2012	RateImprovementMortgage		Deletion	1/1/2022
138	7/23/2012	LoanAmortizationType	7/23/2012	AdjustableRate			
138	7/23/2012	LoanAmortizationType	7/23/2012	Fixed			
145	7/23/2012	BuydownContributorType	7/23/2012	Borrower			
145	7/23/2012	BuydownContributorType	7/23/2012	Lender			
145	7/23/2012	BuydownContributorType	7/23/2012	Other			
146	7/23/2012	BuydownContributorTypeOtherDescription	7/23/2012	InterestedThirdParty			
152	7/23/2012	ClosingCostFundsType	7/23/2012	BridgeLoan			
152	7/23/2012	ClosingCostFundsType	7/23/2012	CashOnHand			
152	7/23/2012	ClosingCostFundsType	7/23/2012	CheckingSavings			
152	7/23/2012	ClosingCostFundsType	7/23/2012	Contribution			
152	7/23/2012	ClosingCostFundsType	7/23/2012	CreditCard			
152	7/23/2012	ClosingCostFundsType	8/25/2014	EquityOnSoldProperty			
152	7/23/2012	ClosingCostFundsType	11/26/2012	EquityOnSubjectProperty			
152	7/23/2012	ClosingCostFundsType	5/20/2019	ForgivableSecuredLoan			

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152	7/23/2012	ClosingCostFundsType	7/23/2012	GiftFunds			
152	7/23/2012	ClosingCostFundsType	7/23/2012	Grant			
152	7/23/2012	ClosingCostFundsType	11/26/2012	LifeInsuranceCashValue			
152	7/23/2012	ClosingCostFundsType	11/26/2012	LotEquity			
152	7/23/2012	ClosingCostFundsType	7/23/2012	Other			
152	7/23/2012	ClosingCostFundsType	7/23/2012	PremiumFunds			
152	7/23/2012	ClosingCostFundsType	11/26/2012	RentWithOptionToPurchase			
152	7/23/2012	ClosingCostFundsType	11/26/2012	RetirementFunds			
152	7/23/2012	ClosingCostFundsType	11/26/2012	SaleOfChattel			
152	7/23/2012	ClosingCostFundsType	7/23/2012	SecuredLoan			
152	7/23/2012	ClosingCostFundsType	11/26/2012	StocksAndBonds			
152	7/23/2012	ClosingCostFundsType	7/23/2012	SweatEquity			
152	7/23/2012	ClosingCostFundsType	11/26/2012	TradeEquity			
152	7/23/2012	ClosingCostFundsType	11/26/2012	TrustFunds			
152	7/23/2012	ClosingCostFundsType	7/23/2012	UnsecuredBorrowedFunds			
153	7/23/2012	ClosingCostFundsTypeOtherDescription	7/23/2012	AggregatedRemainingTypes			
153	7/23/2012	ClosingCostFundsTypeOtherDescription	7/23/2012	SecondaryFinancingClosedEnd			
153	7/23/2012	ClosingCostFundsTypeOtherDescription	7/23/2012	SecondaryFinancingHELOC			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Borrower			
154	7/23/2012	ClosingCostSourceType	7/23/2012	CommunityNonProfit			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Employer			
154	7/23/2012	ClosingCostSourceType	7/23/2012	FederalAgency			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Lender			
154	7/23/2012	ClosingCostSourceType	7/23/2012	LocalAgency			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Other			
154	7/23/2012	ClosingCostSourceType	7/23/2012	PropertySeller			
154	7/23/2012	ClosingCostSourceType	7/23/2012	Relative			
154	7/23/2012	ClosingCostSourceType	7/23/2012	ReligiousNonProfit			
154	7/23/2012	ClosingCostSourceType	7/23/2012	StateAgency			
155	7/23/2012	ClosingCostSourceTypeOtherDescription	7/23/2012	AggregatedRemainingSourceTypes			
155	7/23/2012	ClosingCostSourceTypeOtherDescription	7/23/2012	FHLBAffordableHousingProgram			
155	7/23/2012	ClosingCostSourceTypeOtherDescription	7/23/2012	USDARuralHousing			
158	7/23/2012	OtherFundsCollectedAtClosingType	7/23/2012	AdvancedPITIPayment		Deletion	9/1/2021
158	7/23/2012	OtherFundsCollectedAtClosingType	7/23/2012	PrincipalCurtailment		Deletion	9/1/2021
158	7/23/2012	OtherFundsCollectedAtClosingType	7/23/2012	EscrowFunds			
158	7/23/2012	OtherFundsCollectedAtClosingType	7/23/2012	Other			
159	7/23/2012	OtherFundsCollectedAtClosingTypeOther Description	7/23/2012	Buydown			
162	7/23/2012	ConstructionLoanType	7/23/2012	ConstructionToPermanent			
163	7/23/2012	ConstructionToPermanentClosingFeatureType	7/23/2012	AutomaticConversion			
163	7/23/2012	ConstructionToPermanentClosingFeatureType	7/23/2012	ModificationAgreement			
163	7/23/2012	ConstructionToPermanentClosingFeatureType	7/23/2012	NewNote			
165	7/23/2012	ConstructionToPermanentClosingType	7/23/2012	OneClosing			
165	7/23/2012	ConstructionToPermanentClosingType	7/23/2012	TwoClosing			
173	7/23/2012	DownPaymentSourceType	7/23/2012	Borrower			
173	7/23/2012	DownPaymentSourceType	7/23/2012	CommunityNonProfit			
173	7/23/2012	DownPaymentSourceType	7/23/2012	Employer			
173	7/23/2012	DownPaymentSourceType	7/23/2012	FederalAgency			
173	7/23/2012	DownPaymentSourceType	7/23/2012	LocalAgency			
173	7/23/2012	DownPaymentSourceType	5/20/2019	OriginatingLender			
173	7/23/2012	DownPaymentSourceType	7/23/2012	Other			

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173	7/23/2012	DownPaymentSourceType	7/23/2012	Relative		Correction	
173	7/23/2012	DownPaymentSourceType	7/23/2012	ReligiousNonProfit			
173	7/23/2012	DownPaymentSourceType	7/23/2012	StateAgency			
174	7/23/2012	DownPaymentSourceTypeOtherDescription	7/23/2012	AggregatedRemainingSourceTypes			
174	7/23/2012	DownPaymentSourceTypeOtherDescription	7/23/2012	FHLBAffordableHousingProgram			
174	7/23/2012	DownPaymentSourceTypeOtherDescription	7/23/2012	USDARuralHousing			
175	7/23/2012	DownPaymentType	7/23/2012	BridgeLoan			
175	7/23/2012	DownPaymentType	7/23/2012	CashOnHand			
175	7/23/2012	DownPaymentType	7/23/2012	CheckingSavings			
175	7/23/2012	DownPaymentType	8/25/2014	EquityOnSoldProperty			
175	7/23/2012	DownPaymentType	11/26/2012	EquityOnSubjectProperty			
175	7/23/2012	DownPaymentType	5/20/2019	ForgivableSecuredLoan			
175	7/23/2012	DownPaymentType	7/23/2012	GiftFunds			
175	7/23/2012	DownPaymentType	11/26/2012	LifeInsuranceCashValue			
175	7/23/2012	DownPaymentType	11/26/2012	LotEquity			
175	7/23/2012	DownPaymentType	7/23/2012	OtherTypeOfDownPayment			
175	7/23/2012	DownPaymentType	11/26/2012	RentWithOptionToPurchase			
175	7/23/2012	DownPaymentType	11/26/2012	RetirementFunds			
175	7/23/2012	DownPaymentType	11/26/2012	SaleOfChattel			
175	7/23/2012	DownPaymentType	7/23/2012	SecuredBorrowedFunds			
175	7/23/2012	DownPaymentType	11/26/2012	StocksAndBonds			
175	7/23/2012	DownPaymentType	7/23/2012	SweatEquity			
175	7/23/2012	DownPaymentType	11/26/2012	TradeEquity			
175	7/23/2012	DownPaymentType	11/26/2012	TrustFunds			
175	7/23/2012	DownPaymentType	7/23/2012	UnsecuredBorrowedFunds			
176	7/23/2012	DownPaymentTypeOtherDescription	7/23/2012	AggregatedRemainingTypes			
176	7/23/2012	DownPaymentTypeOtherDescription	5/20/2019	Grant			
176	7/23/2012	DownPaymentTypeOtherDescription	7/23/2012	SecondaryFinancingClosedEnd			
176	7/23/2012	DownPaymentTypeOtherDescription	7/23/2012	SecondaryFinancingHELOC			
198	7/23/2012	SectionofActType	7/23/2012	203B			
198	7/23/2012	SectionofActType	7/23/2012	234C			
198	7/23/2012	SectionofActType	7/23/2012	184			
198	7/23/2012	SectionofActType	7/23/2012	502			
198	7/23/2012	SectionofActType	7/23/2012	8			
209	7/23/2012	InterestAccrualType	7/23/2012	DailyInterestAccrual			
210	7/23/2012	InterestCalculationBasisDaysInYearCountType	7/23/2012	365Or366			
211	7/23/2012	InterestCalculationBasisType	7/23/2012	EndOfPeriod			
214	7/23/2012	InterestCalculationPeriodType	7/23/2012	Biweekly			
214	7/23/2012	InterestCalculationPeriodType	7/23/2012	Day			
214	7/23/2012	InterestCalculationPeriodType	7/23/2012	Month			
215	7/23/2012	InterestCalculationType	7/23/2012	Compound		Deletion	8/25/2014
215	7/23/2012	InterestCalculationType	7/23/2012	Simple			
222	7/23/2012	RelatedLoanInvestorType	7/23/2012	FRE			
222	7/23/2012	RelatedLoanInvestorType	7/23/2012	Seller			
247	7/23/2012	CreditScoreImpairmentType	7/23/2012	~~InsufficientCreditHistory~~		Deletion	TBD
247	7/23/2012	CreditScoreImpairmentType	7/23/2012	~~SignificantErrorsScore~~		Deletion	TBD
249	7/23/2012	LoanLevelCreditScoreSelectionMethodType	7/23/2012	~~AverageThenAverage~~		Deletion	TBD
249	7/23/2012	LoanLevelCreditScoreSelectionMethodType	7/23/2012	~~MiddleOrLowerThenAverage~~		Deletion	TBD
249	7/23/2012	LoanLevelCreditScoreSelectionMethodType	7/23/2012	~~MiddleOrLowerThenLowest~~		Deletion	TBD
249	7/23/2012	LoanLevelCreditScoreSelectionMethodType	7/23/2012	~~Other~~		Deletion	TBD

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250	7/23/2012	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	TBD	AverageThenLowest		Deletion	TBD
250	7/23/2012	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	7/23/2012	SellerSpecific		Deletion	TBD
251.1	TBD	CreditScoreCategoryVersionType	TBD	FICO10T			
251.1	TBD	CreditScoreCategoryVersionType	TBD	FICO4			
251.1	TBD	CreditScoreCategoryVersionType	TBD	Vantage4			
251.2	TBD	CreditScoreImpairmentType	TBD	InsufficientCreditHistory			
251.2	TBD	CreditScoreImpairmentType	TBD	SignificantErrorsScore			
251.3	TBD	LoanLevelCreditScoreSelectionMethodType	TBD	AverageThenAverage			
251.3	TBD	LoanLevelCreditScoreSelectionMethodType	TBD	MiddleOrLowerThenAverage			
251.3	TBD	LoanLevelCreditScoreSelectionMethodType	TBD	MiddleOrLowerThenLowest			
251.3	TBD	LoanLevelCreditScoreSelectionMethodType	TBD	Other			
251.4	TBD	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	TBD	AverageThenLowest			
251.4	TBD	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	TBD	SellerSpecific			
253	7/23/2012	LoanStateType	7/23/2012	AtClosing			
253	7/23/2012	LoanStateType	7/23/2012	AtModification			
258	7/23/2012	LoanMaturityPeriodType	7/23/2012	Biweekly			
258	7/23/2012	LoanMaturityPeriodType	7/23/2012	Month			
270	7/23/2012	PaymentFrequencyType	7/23/2012	Biweekly			
270	7/23/2012	PaymentFrequencyType	7/23/2012	Monthly			
294	7/23/2012	RefinanceCashOutDeterminationType	7/23/2012	CashOut			
294	7/23/2012	RefinanceCashOutDeterminationType	7/23/2012	NoCashOut			
313	7/23/2012	LienPriorityType	7/23/2012	FirstLien			
315	7/23/2012	LoanPurposeType	7/23/2012	Purchase			
315	7/23/2012	LoanPurposeType	7/23/2012	Refinance			
317	7/23/2012	MortgageType	7/23/2012	Conventional			
317	7/23/2012	MortgageType	7/23/2012	FHA			
317	7/23/2012	MortgageType	7/23/2012	Other			
317	7/23/2012	MortgageType	7/23/2012	USDARuralHousing			
317	7/23/2012	MortgageType	7/23/2012	VA			
318	7/23/2012	MortgageTypeOtherDescription	7/23/2012	PublicAndIndianHousing			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	CautionEligibleForAMinus		Deletion	1/1/2022
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	A1Accept			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	A2Accept			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	Accept			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	Approve			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	ApproveEligible			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	C1Caution			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	7/23/2012	C2Caution			
325	7/23/2012	AutomatedUnderwritingRecommendationDescription	11/26/2012	Caution			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Assetwise		Deletion	12/14/2021
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Capstone		Deletion	12/14/2021
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Strategyware		Deletion	12/14/2021
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Clues			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	DesktopUnderwriter			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	ECS			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	LoanProspector			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Other			
326	7/23/2012	AutomatedUnderwritingSystemType	7/23/2012	Zippy			
327	7/23/2012	AutomatedUnderwritingSystemTypeOtherDescription	5/20/2019	LoanProductAdvisor			
327	7/23/2012	AutomatedUnderwritingSystemTypeOtherDescription	7/23/2012	FirstMortgageCreditScore			

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332	7/23/2012	LoanRoleType	7/23/2012	SubjectLoan			
332.1	7/23/2012	AdjustmentRuleType	7/23/2012	First			
332.1	7/23/2012	AdjustmentRuleType	7/23/2012	Subsequent			
333	7/23/2012	LoanAmortizationType	7/23/2012	AdjustableRate			
333	7/23/2012	LoanAmortizationType	7/23/2012	Fixed			
333	7/23/2012	LoanAmortizationType	7/23/2012	RateImprovementMortgage		Deletion	11/26/2012
335	7/23/2012	InterestCalculationType	7/23/2012	Compound		Deletion	8/25/2014
335	7/23/2012	InterestCalculationType	7/23/2012	Simple			
339	7/23/2012	LoanStateType	7/23/2012	AtClosing			
342	7/23/2012	PaymentFrequencyType	7/23/2012	Biweekly			
342	7/23/2012	PaymentFrequencyType	7/23/2012	Monthly			
345	7/23/2012	LienPriorityType	7/23/2012	FirstLien			
345	7/23/2012	LienPriorityType	7/23/2012	SecondLien		Deletion	11/26/2012
347	7/23/2012	MortgageType	7/23/2012	Conventional			
347	7/23/2012	MortgageType	7/23/2012	FHA		Deletion	11/26/2012
347	7/23/2012	MortgageType	7/23/2012	Other		Deletion	11/26/2012
347	7/23/2012	MortgageType	7/23/2012	USDARuralHousing		Deletion	11/26/2012
347	7/23/2012	MortgageType	7/23/2012	VA		Deletion	11/26/2012
348	7/23/2012	MortgageTypeOtherDescription	7/23/2012	PublicAndIndianHousing		Deletion	11/26/2012
352	7/23/2012	LoanRoleType	7/23/2012	SubjectLoan			
354	7/23/2012	ConvertibleStatusType	7/23/2012	Active			
354	7/23/2012	ConvertibleStatusType	7/23/2012	Exercised			
354	7/23/2012	ConvertibleStatusType	7/23/2012	Expired			
364	7/23/2012	EscrowItemType	7/23/2012	OtherTax			
364	7/23/2012	EscrowItemType	7/23/2012	StormInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	BoroughPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	CityPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	CountyPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	DistrictPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	EarthquakeInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	FloodInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	HazardInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	MortgageInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	Other			
364	7/23/2012	EscrowItemType	7/23/2012	PestInsurance			
364	7/23/2012	EscrowItemType	7/23/2012	SchoolPropertyTax			
364	7/23/2012	EscrowItemType	7/23/2012	StatePropertyTax			
364	7/23/2012	EscrowItemType	5/20/2019	TownPropertyTax		Addition	3/25/2019
364	7/23/2012	EscrowItemType	7/23/2012	TownshipPropertyTax			
364	7/23/2012	EscrowItemType	5/20/2019	VillagePropertyTax		Addition	3/25/2019
364	7/23/2012	EscrowItemType	5/20/2019	WindstormInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	7/23/2012	Leasehold			
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	AssessmentTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CityBondTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CondominiumAssociationDues		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CondominiumAssociationSpecialAssessment		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	ConstructionCompletionFunds		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CooperativeAssociationDues		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CooperativeAssociationSpecialAssessment		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CountyBondTax		Addition	3/25/2019

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365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CreditDisabilityInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CreditLifeInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CreditPropertyInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	CreditUnemploymentInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	DebtCancellationInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	DebtSuspensionInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	EnergyEfficientImprovementFunds		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	GroundRent		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	HailInsurancePremium		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	HomeownersAssociationDues		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	HomeownersAssociationSpecialAssessment		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	HomeownersInsurance		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	ParishTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	PropertyTax		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	RehabilitationFunds		Addition	3/25/2019
365	7/23/2012	EscrowItemTypeOtherDescription	5/20/2019	VolcanoInsurance		Addition	3/25/2019
376	7/23/2012	InvestorCollateralProgramIdentifier	6/3/2024	AutomatedCollateralEvaluation			
376	7/23/2012	InvestorCollateralProgramIdentifier	11/26/2012	Form2070		Deletion	6/3/2024
376	7/23/2012	InvestorCollateralProgramIdentifier	11/26/2012	Form2075		Deletion	6/3/2024
376	7/23/2012	InvestorCollateralProgramIdentifier	6/3/2024	PropertyDataCollection			
376	7/23/2012	InvestorCollateralProgramIdentifier	7/23/2012	PropertyInspectionAlternative			
376	7/23/2012	InvestorCollateralProgramIdentifier	7/23/2012	PropertyInspectionWaiver			
376	7/23/2012	InvestorCollateralProgramIdentifier	6/3/2024	ValueAcceptance			
387	7/23/2012	LoanBuyupBuydownType	7/23/2012	Buydown			
387	7/23/2012	LoanBuyupBuydownType	7/23/2012	Buyup			
387	7/23/2012	LoanBuyupBuydownType	7/23/2012	BuyupBuydownDoesNotApply			
403.2	5/20/2019	LoanIdentifierType	5/20/2019	UniversalLoan			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	AMinusMortgage		Deletion	1/1/2022
404	7/23/2012	LoanProgramIdentifier	1/29/2024	BorrowSmart			
404	7/23/2012	LoanProgramIdentifier	5/22/2023	CHOICEHome			
404	7/23/2012	LoanProgramIdentifier	5/22/2023	CHOICERenoEXpress			
404	7/23/2012	LoanProgramIdentifier	5/22/2023	CHOICERenoEXpressDTSArea			
404	7/23/2012	LoanProgramIdentifier	5/22/2023	CHOICERenovation			
404	7/23/2012	LoanProgramIdentifier	5/22/2023	CHOICERenovationMortgageWithRecourse			
404	7/24/2012	LoanProgramIdentifier	3/28/2022	CommunityLandTrust			
404	7/23/2012	LoanProgramIdentifier	5/22/2023	GreenCHOICE			
404	7/23/2012	LoanProgramIdentifier	5/22/2023	GreenCHOICEToPayOffOutstandingEnergyDebt			
404	7/24/2012	LoanProgramIdentifier	5/22/2023	HFAAdvantage			
404	7/23/2012	LoanProgramIdentifier	3/23/2015	HomePossibleAdvantageHFA		Deletion	5/22/2023
404	7/23/2012	LoanProgramIdentifier	5/22/2023	IncomeBasedDeedRestrictionsSurvive			
404	7/23/2012	LoanProgramIdentifier	5/22/2023	IncomeBasedDeedRestrictionsTerminate			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	Alt97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	10/21/2013	AlternateRequirementsDesktopUnderwriter		Deletion	1/29/2024
404	7/23/2012	LoanProgramIdentifier	7/23/2012	AlternativeFullInformation			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	BuilderOrDeveloperAffiliated		Deletion	1/29/2024
404	7/23/2012	LoanProgramIdentifier	6/24/2019	ChattelMortgage		Addition	6/24/2019
404	7/23/2012	LoanProgramIdentifier	7/23/2012	ConstructionConversion			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	CorrAdvantageLoan			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	DecliningBalanceCoOwnershipInitiative			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	DisasterReliefProgram		Deletion	1/29/2024

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404	7/23/2012	LoanProgramIdentifier	7/23/2012	DreaMaker			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	EnergyConservation			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	FREOwnedCondoProject		Deletion	1/29/2024
404	7/23/2012	LoanProgramIdentifier	10/2/2023	HeritageOne			
404	7/23/2012	LoanProgramIdentifier	5/11/2015	HFAPreferred			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomeOpportunity			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossible3PercentCash		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossible97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	3/23/2015	HomePossibleAdvantage		Deletion	4/26/2021
404	7/24/2012	LoanProgramIdentifier	5/20/2019	HomePossibleHomeReady			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMCM		Modification	5/1/2019
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMCM3PercentCash		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMCM97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMCMCS		Modification	5/1/2019
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleMortgage			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolution3PercentCash		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolution97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolutionMCMCS3PercentCash		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolutionMCMCS97		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	HomePossibleNeighborhoodSolutionMortgage		Deletion	11/24/2014
404	7/23/2012	LoanProgramIdentifier	7/23/2012	LoansToFacilitateREOSales			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	LongTermStandBy			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	MortgageRevenueBond			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	MortgageRewardsProgram			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	MurabahaMortgage			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	Negotiated97PercentLTVLoanProgram		Deletion	1/29/2024
404	7/23/2012	LoanProgramIdentifier	7/23/2012	NeighborhoodChampions		Deletion	1/29/2024
404	7/23/2012	LoanProgramIdentifier	7/23/2012	NewlyBuiltHomeMortgage		Deletion	11/26/2012
404	7/23/2012	LoanProgramIdentifier	7/23/2012	NoFeeMortgagePlus		Deletion	1/29/2024
404	7/23/2012	LoanProgramIdentifier	7/23/2012	OptimumMortgageProgram			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	RecourseGuaranteedByThirdParty		Deletion	1/29/2024
404	7/23/2012	LoanProgramIdentifier	7/23/2012	Renovation			
404	7/23/2012	LoanProgramIdentifier	7/23/2012	ShortTermStandBy		Deletion	1/29/2024
404	7/23/2012	LoanProgramIdentifier	7/23/2012	SolarInitiative		Deletion	1/29/2024
406	7/23/2012	LoanStateType	7/23/2012	Current			
408.1	7/28/2025	MERSRegistrationStatusType	7/28/2025	Active			
408.1	7/28/2025	MERSRegistrationStatusType	7/28/2025	Other			
408.2	7/28/2025	MERSRegistrationStatusTypeOtherDescription	7/28/2025	NotRegisteredOnMERSSystem			
413	7/23/2012	MICompanyNameType	7/23/2012	Genworth		Deletion	8/1/2022
413	7/23/2012	MICompanyNameType	7/23/2012	PMI		Deletion	1/29/2024
413	7/23/2012	MICompanyNameType	7/23/2012	RMIC		Deletion	1/29/2024
413	7/23/2012	MICompanyNameType	7/23/2012	Triad		Deletion	1/29/2024
413	7/23/2012	MICompanyNameType	7/23/2012	CMG		Deletion	5/5/2015
413	7/23/2012	MICompanyNameType	7/23/2012	Essent			
413	7/23/2012	MICompanyNameType	7/23/2012	MGIC			
413	7/23/2012	MICompanyNameType	7/23/2012	Other			
413	7/23/2012	MICompanyNameType	7/23/2012	Radian			
413	7/23/2012	MICompanyNameType	7/23/2012	UGI			
414	7/23/2012	MICompanyNameTypeOtherDescription	8/1/2022	Enact			
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	CAHLIF		Deletion	1/29/2024

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414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	~~RMIC NC~~		Deletion	1/29/2024
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	Amerin		Deletion	11/26/2012
414	7/23/2012	MICompanyNameTypeOtherDescription	5/5/2015	ArchMI		Addition	10/20/2014
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	CMGPreSep94		Deletion	10/20/2014
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	Commonwealth		Deletion	11/26/2012
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	MIF			
414	7/23/2012	MICompanyNameTypeOtherDescription	8/25/2014	NMI			
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	Verex		Deletion	11/26/2012
414	7/23/2012	MICompanyNameTypeOtherDescription	7/23/2012	WiscMtgAssr		Deletion	11/26/2012
426	7/23/2012	MIPremiumSourceType	7/23/2012	Borrower			
426	7/23/2012	MIPremiumSourceType	7/23/2012	Lender			
426	7/23/2012	MIPremiumSourceType	7/28/2025	Other			
427	7/28/2025	MIPremiumSourceTypeOtherDescription	7/28/2025	Investor			
429	7/23/2012	PrimaryMIAbsenceReasonType	7/23/2012	MICanceledBasedOnCurrentLTV			
429	7/23/2012	PrimaryMIAbsenceReasonType	7/23/2012	NoMIBasedOnOriginalLTV			
429	7/23/2012	PrimaryMIAbsenceReasonType	7/23/2012	Other			
430	7/23/2012	PrimaryMIAbsenceReasonTypeOtherDescription	7/23/2012	IndemnificationInLieuOfMI			
430	7/23/2012	PrimaryMIAbsenceReasonTypeOtherDescription	11/26/2012	NoMIBasedOnInvestorRequirements			
430	7/23/2012	PrimaryMIAbsenceReasonTypeOtherDescription	7/23/2012	NoMIBasedOnMortgageBeingRefinanced		Modification to Capitalization	11/26/2012
430	7/23/2012	PrimaryMIAbsenceReasonTypeOtherDescription	7/23/2012	RecourseInLieuOfMI			
430.2	7/28/2025	MIPremiumPlanType	7/28/2025	Annual			
430.2	7/28/2025	MIPremiumPlanType	7/28/2025	Monthly			
430.2	7/28/2025	MIPremiumPlanType	7/28/2025	Single			
430.2	7/28/2025	MIPremiumPlanType	7/28/2025	Split			
451	7/23/2012	RefinanceProgramIdentifier	1/1/2019	EnhancedReliefRefinance			
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	FREOwnedStreamlinedRefinance		Deletion	11/26/2012
451	7/23/2012	RefinanceProgramIdentifier	N/A	RefiPlus		Deletion	6/8/2021
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	ReliefRefinanceOpenAccess		Deletion	9/30/2019
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	ReliefRefinanceSameServicer		Deletion	9/30/2019
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	StreamlinedReliefRefinance			
451	7/23/2012	RefinanceProgramIdentifier	7/23/2012	TexasEquity			
459	7/23/2012	LoanRoleType	7/23/2012	SubjectLoan			
461	7/23/2012	LoanAmortizationType	7/23/2012	Fixed			
463	7/23/2012	InterestCalculationType	7/23/2012	Compound		Deletion	8/25/2014
463	7/23/2012	InterestCalculationType	7/23/2012	Simple			
466	7/23/2012	LoanStateType	7/23/2012	AtConversion			
469	7/23/2012	PaymentFrequencyType	7/23/2012	Monthly			
472	7/23/2012	MortgageType	7/23/2012	Conventional			
496	7/23/2012	LoanRoleType	7/23/2012	RelatedLoan			
497	7/23/2012	LoanAmortizationType	7/23/2012	AdjustableRate			
497	7/23/2012	LoanAmortizationType	7/23/2012	Fixed			
497	7/23/2012	LoanAmortizationType	7/23/2012	RateImprovementMortgage			
502	7/23/2012	LoanStateType	7/23/2012	AtClosing			
504	7/23/2012	LoanMaturityPeriodType	7/23/2012	Month			
507	7/23/2012	LienPriorityType	7/23/2012	FirstLien			
510	7/23/2012	LoanRoleType	7/23/2012	RelatedLoan			
515	7/23/2012	LoanStateType	7/23/2012	Current			
517	7/23/2012	LienPriorityType	7/23/2012	SecondLien			
517	7/23/2012	LienPriorityType	7/23/2012	ThirdLien			

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517	7/23/2012	LienPriorityType	7/23/2012	FourthLien			
519	7/23/2012	MortgageType	7/23/2012	Conventional			
519	7/23/2012	MortgageType	7/23/2012	USDARuralHousing			
528	7/23/2012	PartyRoleType	7/23/2012	Appraiser			
537	7/23/2012	PartyRoleType	7/23/2012	AppraiserSupervisor			
545	7/23/2012	LegalEntityType	7/23/2012	Estate			
545	7/23/2012	LegalEntityType	7/23/2012	GovernmentEntity			
545	7/23/2012	LegalEntityType	7/23/2012	LimitedLiabilityCompany			
545	7/23/2012	LegalEntityType	7/23/2012	LimitedPartnership			
545	7/23/2012	LegalEntityType	7/23/2012	JointVenture			
545	7/23/2012	LegalEntityType	7/23/2012	NonProfitCorporation			
545	7/23/2012	LegalEntityType	7/23/2012	Other			
546	7/23/2012	LegalEntityTypeOtherDescription	7/23/2012	IllinoisLandTrust		Deletion	8/25/2014
546	7/23/2012	LegalEntityTypeOtherDescription	7/23/2012	LandTrust		Deletion	8/25/2014
546	7/23/2012	LegalEntityTypeOtherDescription	7/23/2012	NativeAmericanTribeOrTribalOrganization			
549	7/23/2012	AddressType	7/23/2012	Mailing			
555	7/23/2012	CountryCode	7/23/2012	*See International Organization for Standardization (ISO) 3166-1-alpha-2 code list at www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm*			
571	7/23/2012	BorrowerClassificationType	7/23/2012	Primary			
571	7/23/2012	BorrowerClassificationType	7/23/2012	Secondary			
576	7/23/2012	CounselingConfirmationType	7/23/2012	GovernmentAgency			
576	7/23/2012	CounselingConfirmationType	7/23/2012	HUDApprovedCounselingAgency			
576	7/23/2012	CounselingConfirmationType	7/23/2012	LenderTrainedCounseling			
576	7/23/2012	CounselingConfirmationType	7/23/2012	NoBorrowerCounseling			
576	7/23/2012	CounselingConfirmationType	7/23/2012	Other			
577	7/23/2012	CounselingConfirmationTypeOtherDescription	7/23/2012	BorrowerDidNotParticipate			
577	7/23/2012	CounselingConfirmationTypeOtherDescription	7/23/2012	MortgageInsuranceCompany			
577	7/23/2012	CounselingConfirmationTypeOtherDescription	7/23/2012	NonProfitOrganization			
578	7/23/2012	CounselingFormatType	7/23/2012	BorrowerEducationNotRequired			
578	7/23/2012	CounselingFormatType	7/23/2012	Classroom			
578	7/23/2012	CounselingFormatType	7/23/2012	HomeStudy			
578	7/23/2012	CounselingFormatType	7/23/2012	Individual			
578	7/23/2012	CounselingFormatType	7/23/2012	Other			
579	7/23/2012	CounselingFormatTypeOtherDescription	7/23/2012	BorrowerDidNotParticipate			
583	7/23/2012	CreditRepositorySourceType	7/23/2012	Equifax			
583	7/23/2012	CreditRepositorySourceType	7/23/2012	Experian			
583	8/25/2014	CreditRepositorySourceType	8/25/2014	~~MergedData~~		~~Deletion~~ ~~Correction to Documentation~~	~~TBD~~ ~~3/26/2013~~
583	7/23/2012	CreditRepositorySourceType	TBD	Other			
583	7/23/2012	CreditRepositorySourceType	7/23/2012	TransUnion			
584	TBD	CreditRepositorySourceTypeOtherDescription	TBD	EquifaxAndExperian			
584	TBD	CreditRepositorySourceTypeOtherDescription	TBD	EquifaxAndTransUnion			
584	TBD	CreditRepositorySourceTypeOtherDescription	TBD	ExperianAndTransUnion			
584	TBD	CreditRepositorySourceTypeOtherDescription	TBD	ExperianAndTransUnionAndEquifax			
590.1	TBD	CreditScoreCategoryVersionType	TBD	FICO10T			
590.1	TBD	CreditScoreCategoryVersionType	TBD	FICO4			
590.1	TBD	CreditScoreCategoryVersionType	TBD	Vantage4			
598	7/23/2012	CitizenshipResidencyType	7/23/2012	NonPermanentResidentAlien			

ULDDS Sort ID	Data Point Mandate Date	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category	Enumeration Revision Effective Date
598	7/23/2012	CitizenshipResidencyType	7/23/2012	NonResidentAlien			
598	7/23/2012	CitizenshipResidencyType	7/23/2012	PermanentResidentAlien			
598	7/23/2012	CitizenshipResidencyType	7/23/2012	Unknown		Deletion	11/26/2012
598	7/23/2012	CitizenshipResidencyType	7/23/2012	USCitizen			
598.1	7/28/2025	IntentToOccupyType	7/28/2025	No			
598.1	7/28/2025	IntentToOccupyType	7/28/2025	Yes			
608	7/23/2012	GenderType	7/23/2012	Female		Deletion	10/23/2023
608	7/23/2012	GenderType	7/23/2012	InformationNotProvidedUnknown		Deletion	10/23/2023
608	7/23/2012	GenderType	7/23/2012	Male		Deletion	10/23/2023
608	7/23/2012	GenderType	7/23/2012	NotApplicable		Deletion	10/23/2023
608.3	5/20/2019	HMDAGenderType	5/20/2019	ApplicantSelectedBothMaleAndFemale			
608.3	5/20/2019	HMDAGenderType	5/20/2019	Female			
608.3	5/20/2019	HMDAGenderType	5/20/2019	InformationNotProvidedUnknown			
608.3	5/20/2019	HMDAGenderType	5/20/2019	Male			
608.3	5/20/2019	HMDAGenderType	5/20/2019	NotApplicable			
609	7/23/2012	HMDAEthnicityType	7/23/2012	HispanicOrLatino		Deletion	10/23/2023
609	7/23/2012	HMDAEthnicityType	7/23/2012	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication		Deletion	10/23/2023
609	7/23/2012	HMDAEthnicityType	7/23/2012	NotApplicable		Deletion	10/23/2023
609	7/23/2012	HMDAEthnicityType	7/23/2012	NotHispanicOrLatino		Deletion	10/23/2023
609.1	5/20/2019	HMDAEthnicityType	5/20/2019	HispanicOrLatino			
609.1	5/20/2019	HMDAEthnicityType	5/20/2019	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication			
609.1	5/20/2019	HMDAEthnicityType	5/20/2019	NotApplicable			
609.1	5/20/2019	HMDAEthnicityType	5/20/2019	NotHispanicOrLatino			
609.2	5/20/2019	HMDAEthnicityOriginType	5/20/2019	Cuban			
609.2	5/20/2019	HMDAEthnicityOriginType	5/20/2019	Mexican			
609.2	5/20/2019	HMDAEthnicityOriginType	5/20/2019	Other			
609.2	5/20/2019	HMDAEthnicityOriginType	5/20/2019	PuertoRican			
610	7/23/2012	HMDARaceType	7/23/2012	AmericanIndianOrAlaskaNative		Deletion	10/23/2023
610	7/23/2012	HMDARaceType	7/23/2012	Asian		Deletion	10/23/2023
610	7/23/2012	HMDARaceType	7/23/2012	BlackOrAfricanAmerican		Deletion	10/23/2023
610	7/23/2012	HMDARaceType	7/23/2012	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication		Deletion	10/23/2023
610	7/23/2012	HMDARaceType	7/23/2012	NativeHawaiianOrOtherPacificIslander		Deletion	10/23/2023
610	7/23/2012	HMDARaceType	7/23/2012	NotApplicable		Deletion	10/23/2023
610	7/23/2012	HMDARaceType	7/23/2012	White		Deletion	10/23/2023
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	AsianIndian			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Chinese			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Filipino			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	GuamanianOrChamorro			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Japanese			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Korean			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	NativeHawaiian			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Other		Deletion	6/27/2017
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	OtherAsian			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	OtherPacificIslander			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Samoan			
610.3	5/20/2019	HMDARaceDesignationType	5/20/2019	Vietnamese			
610.5	5/20/2019	HMDARaceType	5/20/2019	AmericanIndianOrAlaskaNative			
610.5	5/20/2019	HMDARaceType	5/20/2019	Asian			
610.5	5/20/2019	HMDARaceType	5/20/2019	BlackOrAfricanAmerican			
610.5	5/20/2019	HMDARaceType	5/20/2019	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication			

ULDDS Sort ID	Data Point Mandate Date	MISMO v3.0 Data Point Name	Enumeration Mandate Date	FRE-Supported Enumerations	Enumeration Definition	Enumeration Revision Category	Enumeration Revision Effective Date
610.5	5/20/2019	HMDARaceType	5/20/2019	NativeHawaiianOrOtherPacificIslander			
610.5	5/20/2019	HMDARaceType	5/20/2019	NotApplicable			
610.5	5/20/2019	HMDARaceType	5/20/2019	White			
611	7/23/2012	PartyRoleType	7/23/2012	Borrower			
613	7/23/2012	TaxpayerIdentifierType	7/23/2012	EmployerIdentificationNumber			
613	7/23/2012	TaxpayerIdentifierType	7/23/2012	IndividualTaxpayerIdentificationNumber			
613	7/23/2012	TaxpayerIdentifierType	7/23/2012	SocialSecurityNumber			
621	1/29/2024	PartyRoleType	1/29/2024	DocumentCustodian			
628	7/23/2012	PartyRoleType	7/23/2012	LoanOriginationCompany			
635	7/23/2012	LoanOriginatorType	7/23/2012	Broker			
635	7/23/2012	LoanOriginatorType	7/23/2012	Correspondent			
635	7/23/2012	LoanOriginatorType	7/23/2012	Lender			
637	7/23/2012	PartyRoleType	7/23/2012	LoanOriginator			
640	7/23/2012	PartyRoleType	7/23/2012	LoanSeller			
641.2	11/26/2012	PartyRoleType	11/26/2012	NotePayTo			
641.3	5/20/2019	PartyRoleType	5/20/2019	Other			
641.4	5/20/2019	PartyRoleTypeOtherDescription	5/20/2019	HomeownersAssociation			
641.5	5/20/2019	TaxpayerIdentifierType	5/20/2019	EmployerIdentificationNumber			
641.8	5/22/2023	PartyRoleType	5/22/2023	Other			
641.9	5/22/2023	PartyRoleTypeOtherDescription	5/22/2023	HousingFinanceAgency			
646	1/29/2024	PartyRoleType	1/29/2024	Servicer			
650.2	5/20/2019	PartyRoleType	5/20/2019	WarehouseLender			
688	7/23/2012	PartyRoleType	7/23/2012	LoanDeliveryFilePreparer			

ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format	Implementation Category
2	07/28/2025	• Revision	• Impl Notes • Enums	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	**Values:** Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. For Phase 54a, the version is FRE 56.0.0.	String 10	FRE 56.0.0		N/A Import File Only	String 10	Business Critical Requirements
10	07/28/2025	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter the complete street address for the property (excluding City, State, and ZIP). ◊ If AddressUnitIdentifier has NOT been included here, preceded by any USPS address unit designator (e.g., Apartment, Suite, Unit), if applicable.	String 100			Property .Property Information ..Subject Property Address ...Street Address	String 100	Business Critical Requirements
13	07/28/2025	• ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	N/A	CR O	CR O	IF applies N/A	• **Format:** Values may not exceed 12 characters. • **Values:** Enter only if the unit number has NOT been included in AddressLineText. Do NOT include the address unit designator (e.g., Apartment, Suite, Unit). For Future Use	String 20			N/A Property .Property Information ..Subject Property Address ...Address Unit Identifier	*String 12	Business Critical Requirements
42	09/01/2022	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" OR "Cooperative"	• **Definition:** Identifies the type of condominium project review that was completed for the subject property. • **Values:** See Tab 12-Additional Implementation Notes	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		Property .Property Information ..Condominium Details ...Project Classification Identifier	Enumerated	ULDD Phase 4a Updates
49.3	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FRECondoProjectAdvisorProjectAssessmentRequestIdentifier	The unique identifier for a condominium project assessment assigned by Freddie Mac's Condo Project Advisor.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND IF applies	**Values:** Enter the 'Project Assessment Results #' received on the Condo Project Advisor® Feedback Certificate.	Numeric 10			Property .Property Information ..Condominium Details ...Condo Project Advisor Project Assessment Request Identifier	Numeric 10	Business Critical Requirements
49.4	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FRECondoProjectAdvisorProjectWaiverRequestIdentifier	The unique identifier for a Project Waiver Request (PWR) assigned by Freddie Mac's Condo Project Advisor.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND IF applies	**Values:** Enter the 'Condo Project Waiver Request #' received on the Condo Project Advisor® Feedback Certificate.	Numeric 10			Property .Property Information ..Condominium Details ...Condo Project Advisor Project Waiver Request Identifier	Numeric 10	Business Critical Requirements
51	07/28/2025	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ◊ Enter "SiteBuilt" if: • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing. ◊ Enter "Other" if "Container" OR "ThreeDimensionalPrintingTechnology" was used.	Enumerated	Manufactured Other SiteBuilt		Property .Property Information ..Construction Details ...Construction Method Type	Enumerated	Alignment with UAD 3.6
52	07/28/2025	• ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction Method Type.	N/A	N/A	N/A	CR O	CR O	IF Sort ID 51-ConstructionMethodType = "Other" N/A	For Future Use	Enumerated	Container ThreeDimensionalPrintingTechnology		Property .Property Information ..Construction Details ...Construction Method Type	Enumerated	Alignment with UAD 3.6
63	03/28/2022	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Leasehold" if the Mortgage meets the requirements for a Community Land Trust Mortgage as specified in Guide Section 4502. ◊ Enter "Other" if "LifeEstate" is permitted by Seller's negotiated term.	Enumerated	FeeSimple Leasehold Other		Property .Property Information ..Property Details ...Property Estate Type	Enumerated	ULDD Phase 4a Updates
63	07/28/2025	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Leasehold" if the Mortgage meets the requirements for a Community Land Trust Mortgage as specified in Guide Section 4502. ◊ Enter "Other" if "LifeEstate" is permitted by Seller's negotiated term.	Enumerated	FeeSimple Leasehold Other		Property .Property Information ..Property Details ...Property Estate Type	Enumerated	Business Critical Requirements
64	07/28/2025	• Removal		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Estate Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 63-PropertyEstateType = "Other"	**Values:** Enter "LifeEstate" if permitted by Seller's negotiated term.	Enumerated	LifeEstate		Property .Property Information ..Property Details ...Property Estate Type	Enumerated	Business Critical Requirements
77	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF [Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed"/"HybridAppraisal"] AND Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"	• **Values:** If the subject property was valued by an interior appraisal: ◊ Include only above-grade bedrooms for 1-unit properties. ◊ Include both above and below-grade bedrooms for 2-4 unit properties. ◊ For investment properties, enter the number of bedrooms for each dwelling unit. If Sort ID 57-FinancedUnitCount = "3", enter the number of bedrooms for all 3 units. ◊ For primary residences with more than one unit, enter the number of bedrooms for each non-owner occupied unit as indicated on the appraisal. If Sort ID 57-FinancedUnitCount = "3", and one of the units is owner-occupied, enter the number of bedrooms for the 2 non-owner-occupied units. ◊ Enter "0" for any unit that is a studio/efficiency.	Numeric 2			Property .Property Information ..Property Details ...Bedroom Count	Numeric 2	ULDD Phase 4a Updates
78	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	CR	CR	IF [Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "PriorAppraisalUsed"/"HybridAppraisal"] AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	• **Values:** If the subject property was valued by an interior appraisal: ◊ For investment properties, enter the gross monthly rental income for each dwelling unit as indicated on the signed lease(s) for the Mortgaged Premises, of the subject property. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for all 3 units. ◊ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the Mortgaged Premises. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for the 2 non-owner occupied units. ◊ If there is no active lease for a unit, or the Borrower rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. • **Format:** Round values to the nearest dollar.	Numeric 9			Property .Property Information ..Property Details ...Property Dwelling Unit Eligible Rent Amount	Numeric 9	ULDD Phase 4a Updates
82	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview" <> "AutomatedValuationModel" OR "None"]	**Values:** ◊ For conventional Mortgages only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal™ (UCDP™). ◊ If a field review is used to value the subject property, enter the Document File Identifier used for the original appraisal.	String 10			Property .Property Information ..Appraisal/Property Valuation Details ...Appraisal Identifier	String 10	ULDD Phase 4a Updates
85	03/06/2022	• Revision	• FRE Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [[Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed" OR "DesktopAppraisal") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview"]	**Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on Tab 12-Additional Implementation Notes. ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See Tab 8-Enumerations		Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type	Enumerated	ULDD Phase 4a Updates
85	08/02/2023	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [[Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed" OR "DesktopAppraisal") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview"]	**Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on Tab 12-Additional Implementation Notes. ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See Tab 8-Enumerations		Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type	Enumerated	ULDD Phase 4a Updates

ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format	Implementation Category
85	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview" <> "AutomatedValuationModel" OR "None"]	**Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Additional Implementation Notes.* ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See *Tab 8-Enumerations*		**Property** .Property Information ...Appraisal/Property Valuation Details ....Property Valuation Form Type	Enumerated	ULDD Phase 4a Updates
85	07/28/2025	• Revision	• FRE Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND (Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None") AND IF Applies	**Note: For appraisals using the new UAD 3.6, Sort ID 85-PropertyValuationFormType is no longer collected.** **Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Additional Implementation Notes.* ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See *Tab 8-Enumerations*		**Property** .Property Information ...Appraisal/Property Valuation Details ....Property Valuation Form Type	Enumerated	Alignment with UAD 3.6
89	06/03/2024	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan. ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "DesktopAppraisal" if a desktop appraisal was used to value the subject property. ◊ Enter "DriveBy" if an exterior-only appraisal was used to value the subject property. ◊ Enter "FullAppraisal" if an interior and exterior inspection appraisal was used to value the subject property. ◊ Enter "None" if an appraisal waiver was used to originate the *Mortgage*. ◊ Enter "Other" if a desk review or field review was used to value the subject property. ◊ Do not enter "PriorAppraisalUsed". ◊ Enter the values as instructed in *Seller's* negotiated terms for all other property valuation method types.	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other ~~PriorAppraisalUsed~~		**Property** .Property Information ...Appraisal/Property Valuation Details ....Property Valuation Method Type	Enumerated	ULDD Phase 4a Updates
90	06/03/2024	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	**Values:** ◊ Enter "DeskReview" if a desk review was used to value the subject property. ◊ Enter "FieldReview" if a field review was used to value the subject property. ◊ Enter "HybridAppraisal" if a hybrid appraisal was used to value the subject property.	Enumerated	DeskReview FieldReview HybridAppraisal		**Property** .Property Information ...Appraisal/Property Valuation Details ....Property Valuation Method Type	Enumerated	ULDD Phase 4a Updates
90.1	05/22/2023	• Revision	• Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION	DEED_RESTRICTION	DeedRestrictionTermMonthsCount	Length of period in which the resale restrictions may remain in place on the property.	N/A	N/A	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "IncomeBasedDeedRestrictionsTerminate" OR "IncomeBasedDeedRestrictionsSurvive"	**Values:** ◊ Enter the length of the period (in months) in which the resale restrictions may remain in place on the property. ◊ Enter "0" if not known.	Numeric 3			~~TBD~~ **Property** .Property Information ...Affordable Details ....Deed Restriction Term Months Count	Numeric 3	ULDD Phase 4a Updates
90.2	05/22/2023	• Revision	• Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT_ITEMS/ENERGY_IMPROVEMENT_ITEM	ENERGY_IMPROVEMENT_ITEM	RenewableEnergyComponentType	A value from a MISMO prescribed list that specifies the type of renewable energy component present on the site.	N/A	N/A	N/A	CI	CR	IF Sort ID 244.1-EnergyImprovementAmount > "0" OR IF applies	**Values:** ◊ Enter "Geothermal" for heat energy derived from the earth. ◊ Enter "OtherEnergyComponent" for other source. ◊ Enter "Solar" for energy derived from the sun. ◊ Enter "WindTurbine" if electrical energy is obtained using wind.	Enumerated	Geothermal OtherEnergyComponent Solar WindTurbine		~~TBD~~ **Property** .Property Information ...Affordable Details ....Renewable Energy Component Type	Enumerated	ULDD Phase 4a Updates
193.1	05/22/2023	• Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	AlterationsImprovementsAndRepairsAmount	The cost of any alterations, improvements, repairs and rehabilitation to be made on the subject property. Collected on the URLA in Section VII line b.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID Sort ID 404-LoanProgramIdentifier = "CHOICERenovation", "CHOICERenoExpress", "CHOICERenoExpressDTSArea" OR "CHOICERenovationMortgageWithRecourse"	**Values:** ◊ Enter the total renovation costs amount associated with the renovation loan. ◊ The amount entered must be greater than "0" (zero). ◊ For CHOICERenovation® *Mortgages* eligible for the credit for Credit Fees for GreenCHOICE Mortgages®, refer to Guide Section 6302.43(c).	Amount 9.2			~~TBD~~ **Loan (Closing or Modification)** .Affordable Information ...Affordable Details ....Alterations Improvements And Repairs Amount	Amount 9.2	ULDD Phase 4a Updates
195	05/22/2023	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	**Values:** ◊ For purchase transaction *Mortgages* , enter the purchase price of the property, net of any adjustments made for sales concessions. ◊ For *Mortgages* secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed in lieu of foreclosure, enter the appraised value determined in accordance with Section 4406.1(g)(ii). ◊ This data point not required for refinance transaction *Mortgages* .	Numeric 9			**Loan (Closing or Modification)** .Underwriting / Credit Information ...Loan Details ....Purchase Price Amount	Numeric 9	ULDD Phase 4a Updates
208	07/28/2025	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R ~~CR~~	R ~~CR~~	Required for all loans ~~IF calculated value ≥ 1.5000%~~	**Values:** ◊ Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Do not enter the APR, APOR, or the *Note Rate*. ◊ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a *Seller* should deliver to Freddie Mac the same rate spread reported under HMDA. ◊ The Federal Financial Institutions Examination Council (FFIEC) provides institutions a rate spread calculator at https://ffiec.cfpb.gov/tools/rate-spread.	Percent 3.4			**Loan (Closing or Modification)** .Origination Information ...Origination Details ....HMDA Rate Spread Percent	Percent 3.4	Business Critical Requirements
244.1	05/22/2023	• Revision	• Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	EnergyImprovementAmount	The total dollar amount of energy-related improvements included in the transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "GreenCHOICE" or "GreenCHOICEToPayOffOutstandingEnergyDebt"	**Values:** ◊ Enter the cost of energy efficiency improvements or the amount to payoff energy efficiency debt. ◊ The amount entered must be greater than "0" (zero).	Amount 9.2			~~TBD~~ **Loan (Closing or Modification)** .Affordable Information ...Affordable Details ....Energy Improvement Amount	Amount 9.2	ULDD Phase 4a Updates
247	TBD	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Enums • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI ~~CR~~	O ~~CR~~	~~N/A~~ ~~IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND ((Sort ID 326-AutomatedUnderwritingSystemType = "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through Cash-Released XChange℠)]~~	Not Used ~~Values: Enter if the Indicator Score does not exist or is not usable.~~	Enumerated	~~InsufficientCreditHistory~~ ~~SignificantErrorsScore~~		**N/A** ~~Loan (Closing or Modification)~~ ~~.Underwriting / Credit Information~~ ~~...Loan Level Credit Details~~ ~~....Credit Score Impairment Type~~	~~N/A~~	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
249	TBD	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Enums • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI ~~CR~~	O ~~CR~~	~~N/A~~ ~~IF Sort ID 251-LoanLevelCreditScoreValue exists~~	Not Used ~~Values: Enter if the Indicator Score exists.~~	Enumerated	~~AverageThenAverage~~ ~~MiddleOrLowerThenAverage~~ ~~MiddleOrLowerThenLowest~~ ~~Other~~		**N/A** ~~Loan (Closing or Modification)~~ ~~.Underwriting / Credit Information~~ ~~...Loan Level Credit Details~~ ~~....Loan Level Credit Score Selection Method Type~~	~~N/A~~	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
250	TBD	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	AverageThenLowest SellerSpecific		**Loan (Closing or Modification)** .Underwriting / Credit Information ...Loan Level Credit Details ....Loan Level Credit Score Selection Method Type	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Bi-Merge

ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format	Implementation Category
250	TBD	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Enums • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI ~~CR~~	~~O~~ ~~CR~~	N/A ~~IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"~~	Not Used	Enumerated	~~AverageThenLowest SellerSpecific~~		N/A ~~Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Level Credit Details ....Loan Level Credit Score Selection Method Type~~	N/A	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
251	TBD	• Revision	• FRE Cond • FRE Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	~~O~~ ~~CR~~	N/A ~~IF Sort ID 247-CreditScoreImpairmentType does not exist AND Sort ID 611-PartyRoleType = "Borrower" AND (Either Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through Cash-Released XChange ^SM]~~	Not Used ~~• Definition: The related Guide Glossary term is "Indicator Score." • Values: Enter if the Indicator Score exists.~~	Numeric 4			N/A ~~Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Level Credit Details ....Loan Level Credit Score Value~~	N/A	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
251.1	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue exists OR Sort ID 251.2-CreditScoreImpairmentType exists		Enumerated	FICO10T FICO4 Vantage4		Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Level Credit Details ....Credit Score Category Version Type	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
251.2	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through Cash-Released XChange ^SM]	Values: Enter if the Indicator Score does not exist or is not usable.	Enumerated	InsufficientCreditHistory SignificantErrorsScore		Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Level Credit Details ....Credit Score Impairment Type	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
251.3	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue exists	Values: ◊ Enter if the Indicator Score exists. ◊ Enter "Other" if "AverageThenLowest" OR "SellerSpecific" was the method used.	Enumerated	AverageThenAverage MiddleThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other		Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Level Credit Details ....Loan Level Credit Score Selection Method Type	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
251.4	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.3-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	AverageThenLowest SellerSpecific		Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Level Credit Details ....Loan Level Credit Score Selection Method Type	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
251.5	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 251.2-CreditScoreImpairmentType does not exist AND Sort ID 611-PartyRoleType = "Borrower" AND (Either Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through Cash-Released XChange ^SM]	• Definition: The related Guide Glossary term is "Indicator Score." • Values: Enter if the Indicator Score exists.	Numeric 4			Loan (Closing or Modification) ..Underwriting / Credit Information ...Loan Level Credit Details ....Loan Level Credit Score Value	Numeric 4	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
376	06/03/2024	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	Values: ◊ Enter "PropertyInspectionAlternative" OR "AutomatedCollateralEvaluation" OR "PropertyDataCollection" if assessed through Loan Product Advisor* (LPA) and permitted by LPA. ~~◊ Enter "Form 2070" if assessed through LP and permitted by LP.~~ ◊ Enter ~~"Form 2075" OR~~ "PropertyInspectionWaiver" OR "ValueAcceptance" if permitted by Seller's negotiated term.	Enumerated	AutomatedCollateralEvaluation ~~Form2070~~ ~~Form2075~~ PropertyDataCollection PropertyInspectionAlternative PropertyInspectionWaiver ValueAcceptance		Loan (Current) ..Product Information ...Product Details ....Investor Collateral Program Identifier	Enumerated	ULDD Phase 4a Updates
398.2	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	RemoteOnlineNotarizationIndicator	When true, indicates an online notarial act was performed between a notary public and a principal using audio-visual technology instead of being physically present.	SubjectLoan	Current	N/A	R	R	Required for all loans	Values: ◊ Enter "true" for Mortgages with remote online notarization, as described in Guide Section 1401.16.	Boolean	false true		Loan (Current) ..Product Information ...Product Details ....Remote Online Notarization Indicator	Boolean	Business Critical Requirements
404	10/02/2023	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◊ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for Construction Conversion Mortgages meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for Renovation Mortgages meeting the requirements of Guide Section 4602.3.	Enumerated	See Tab 8-Enumerations HeritageOne		Loan (Current) ..Product Information ...Product Details ....Loan Program Identifier	Enumerated	ULDD Phase 4a Updates
404	01/29/2024	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◊ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for Construction Conversion Mortgages meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for Renovation Mortgages meeting the requirements of Guide Section 4602.3.	Enumerated	See Tab 8-Enumerations BorrowSmart		Loan (Current) ..Product Information ...Product Details ....Loan Program Identifier	Enumerated	ULDD Phase 4a Updates
404	01/29/2024	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	Values: ◊ Enter "EnergyConservation" for Mortgages that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for Construction Conversion Mortgages meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for Renovation Mortgages meeting the requirements of Guide Section 4602.3.	Enumerated	See Tab 8-Enumerations ~~AlternateRequirementsDesktopUnderwriter~~ ~~BuilderOrDeveloperAffiliated~~ ~~DisasterReliefProgram~~ ~~FREOwnedCondoProject~~ ~~Negotiated97PercentLTVLoanProgram~~ ~~NeighborhoodChampions~~ ~~NoFeeMortgagePlus~~ ~~RecourseGuaranteedByThirdParty~~ ~~ShortTermStandBy~~ ~~SolarInitiative~~		Loan (Current) ..Product Information ...Product Details ....Loan Program Identifier	Enumerated	ULDD Phase 4a Updates
408.1	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusType	The status of the loans registration with MERS. A loan is registered one time when MERS with its Mortgage Identification Number (MIN). Various life of loan activities may alter the registration status such as a deactivation transaction.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 401-MERS_MINIdentifier exists	Values: ◊ Enter "Active" if the loan registration status is currently active on the MERS System. ◊ Enter "Other" if the loan registration status is not active or not registered on the MERS System.	Enumerated	Active Other		Loan (Current) ..Product Information ...Product Details ....MERS Registration Status Type	Enumerated	Business Critical Requirements

ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format	Implementation Category
408.2	07/28/2025	• Net New		MESSAGE/DEAL/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusTypeOtherDescription	A free-form text field used to capture the MERS Registration Status Type name if Other is selected as the MERS Registration Status Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 408.1-MERSRegistrationStatusType = "Other"	**Values:** Enter "NotRegisteredOnMERSSystem" if the loan registration status is not active or not registered on the MERS System.	Enumerated	NotRegisteredOnMERSSystem		**Loan (Current)** .Product Information ...Product Details ....MERS Registration Status Type	Enumerated	Business Critical Requirements
411	07/28/2025	• Removal		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	LenderPaidMIInterestRateAdjustmentPercent	The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Lender"	IF Sort ID 426-MIPremiumSourceType = "Lender"	Percent 3.4			Loan (Current) .Mortgage Insurance Information ..Mortgage Insurance Details ...Lender Paid MI Interest Rate Adjustment Percent	Percent 3.4	Business Critical Requirements
413	01/29/2024	• Revision • Enums		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	Essent MGIC Other PMI Radian RMIC Triad UGI		Loan (Current) .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	Enumerated	ULDD Phase 4a Updates
414	01/29/2024	• Revision • Enums		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	ArchMI CAHLIF Enact MIF NMI RMIC-NC		Loan (Current) .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	Enumerated	ULDD Phase 4a Updates
426	07/28/2025	• Revision • FRE Cond Dets • Impl Notes • Enums		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists OR Sort ID 430-PrimaryMIAbsenceReasonTypeOtherDescription = "NoMIBasedOnInvestorRequirements"	**Values:** ◊ Enter the source ("Borrower" or "Lender") of the payment of the premium(s). ◊ If the premiums are paid both monthly and upfront, enter the source of the monthly premium payment only. ◊ Enter "Other" if "Investor" is permitted by Seller's negotiated term.	Enumerated	Borrower Lender Other		Loan (Current) .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Source Type	Enumerated	Business Critical Requirements
427	07/28/2025	• Net New		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceTypeOtherDescription	A free-form text field to collect MI premium source when Other is selected for MI Premium Source Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Other"	**Values:** Enter "Investor" if permitted by Seller's negotiated term.	Enumerated	Investor		Loan (Current) .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Source Type	Enumerated	Business Critical Requirements
430.1	07/28/2025	• Net New		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL/EXTENSION/OTHER/MI_DATA_DETAIL_EXTENSION	MI_DATA_DETAIL_EXTENSION	MIInterestRateAdjustmentPercent	The percentage of the mortgage interest rate allocated to fund mortgage insurance premiums.	SubjectLoan	Current	N/A	CR	CR	IF [(Sort ID 426-MIPremiumSourceType = "Lender" OR Sort ID 427-MIPremiumSourceTypeOtherDescription = "Investor") AND Sort ID 430.2-MIPremiumPlanType = "Monthly") OR ((Sort ID 430.2-MIPremiumPlanType = "Single" OR "Split") AND IF Available]	**Values:** Enter the ongoing monthly amount expressed as a percent.	Percent 3.4			Loan (Current) .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Interest Rate Adjustment Percent	Percent 3.4	Business Critical Requirements
430.2	07/28/2025	• Net New		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL/EXTENSION/OTHER/MI_DATA_DETAIL_EXTENSION	MI_DATA_DETAIL_EXTENSION	MIPremiumPlanType	A value from a MISMO prescribed list that specifies the timing of up-front and recurring MI Premium payments.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists OR Sort ID 430-PrimaryMIAbsenceReasonTypeOtherDescription = "NoMIBasedOnInvestorRequirements"	**Values:** Enter "Single" for any single premium payment plan.	Enumerated	Annual Monthly Single Split		Loan (Current) .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Plan Type	Enumerated	Business Critical Requirements
515.1	09/01/2023	• Revision • FRE Cond Dets		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	RelatedLoan	Current	N/A	CI	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 513-HELOCIndicator = "false" AND Sort ID 513.1-LoanAffordableIndicator = "true" IF Sort ID 510-LoanRoleType = "RelatedLoan"	**Values:** ◊ Enter the dollar amount of the principal and interest payment as stated on the Note for the related loan. ◊ Enter "0" for Affordable Seconds® meeting the requirements of Guide Section 4204.2(a)(iv), where the principal and interest payment on the related loan is not due for the first five or more years following the Note Date.	Amount 9.2			Loan (Current) .Secondary Financing/Related Loan Information ..Related Loan ...Initial Principal And Interest Payment Amount	Amount 9.2	ULDD Phase 4a Updates
528	06/03/2024	• Revision • FRE Cond Dets		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview" <> "AutomatedValuationModel" OR "None"]		Enumerated	Appraiser		N/A	Enumerated	ULDD Phase 4a Updates
537	06/03/2024	• Revision • FRE Cond Dets		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed" <> "AutomatedValuationModel" OR "None") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview"] <> "DeskReview"] AND supervisor signed appraisal		Enumerated	AppraiserSupervisor		N/A	Enumerated	ULDD Phase 4a Updates
548	07/28/2025	• Revision • Impl Notes		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** ◊ Enter the complete mailing street address for the Borrower property (excluding City, State, and ZIP). ◊ If AddressUnitIdentifier has NOT been provided, enter the unit number here, preceded by any USPS address unit designator (e.g., Apartment, Suite, Unit), if applicable. ◊ If the Borrower's mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Street Address	String 100	Business Critical Requirements
553	07/28/2025	• ULDDS "O" Activation		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	Borrower	CR O	CR O	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 548-AddressLineText exists AND IF applies N/A	• **Format:** Values may not exceed 12 characters. • **Values:** Enter only if the unit number has NOT been included in AddressLineText. Do NOT include the address unit designator (e.g., Apartment, Suite, Unit). For Future Use	String 20			N/A Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Address Unit Identifier	*String 12	Business Critical Requirements
580	TBD	• Revision • ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Screen Name		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CI CR	O CR	N/A IF [Sort ID 583-CreditRepositorySourceType = "MergedData" AND Sort ID 590-CreditScoreValue exists]	Not Used **Values:** Enter the credit reference number associated with the Borrower "Credit Score Value"	String 30			N/A Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Report Identifier	N/A	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
582	TBD	• Revision • ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Enums • Screen Name		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	CI CR	O CR	N/A IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Not Used **Values:** • Enter "true" if: ◊ A single credit repository (Equifax, Experian, or TransUnion) was the source for the Borrower's credit score. ◊ A merged credit report (MergedData) was the source for the Borrower's credit score.	Boolean	false true		N/A Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Repository Source Indicator	N/A	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
583	TBD	• Revision • FRE Cond Dets • Impl Notes • Enums		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	CR	IF Sort ID 582-CreditRepositorySourceIndicator = "true" 590-CreditScoreValue exists	**Values:** Enter "Other" if multiple credit repositories were used to support the Borrower Credit Score.	Enumerated	Equifax Experian MergedData Other TransUnion		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Repository Source Type	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
584	TBD	• ULDDS "O" Activation		MESSAGE/DEAL/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceTypeOtherDescription	Identifies the Credit Repository Source when Credit Repository Source Type is set to Other	N/A	N/A	Borrower	CR O	CR O	IF Sort ID 583-CreditRepositorySourceType = "Other"	**Values:** Enter the value that reflects the 2 or 3 credit repositories supporting the Borrower Credit Score. For Future Use	Enumerated	EquifaxAndExperian EquifaxAndTransUnion ExperianAndTransUnion ExperianAndTransUnionAndEquifax		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Repository Source Type	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores

ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format	Implementation Category
590	TBD	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	Values: Enter the ~~Fair Isaac and Co. (FICO)~~ score that is selected as the *Underwriting Score* for each qualifying *Borrower* if such ~~FICO~~ score exists. The related Guide Glossary term is "*Underwriting Score*."	Numeric 4			Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Score Value	Numeric 4	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
590.1	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL/EXTENSION/OTHER/CREDIT_SCORE_DETAIL_EXTENSION	CREDIT_SCORE_DETAIL_EXTENSION	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 590-CreditScoreValue exists		Enumerated	FICO10T FICO4 Vantage4		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Score Category Version Type	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
591.1	09/12/2023	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	Values: ◊ Enter "####" for Credit Repository Companies, where "####" is the 4-digit Credit Repository Company Code. ◊ Enter "#nnn" for Technical Affiliates, where "#" is the first digit of the credit Repository Company Code and "nnn" is the 3-digit Technical Affiliate Code. ~~See Tab 8-Enumerations for exact valid values.~~ ~~→ Enter "1000" for Factual Data by CBC~~ ~~→ Enter "2000" for MeridianLink~~ ~~→ Enter "3nnn" for SharperLending Solutions, LLC~~ ~~→ Enter "5000" for Equifax Mortgage Solutions~~ ~~→ Enter "6000" for Factual Data~~ ~~→ Enter "8000" for CoreLogic Credco~~ ◊ For current Credit Reporting Company and Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc	Enumerated	~~See Tab 8-Enumerations~~		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Score Provider Name	Enumerated	ULDD Phase 4a Updates
591.1	TBD	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL~~	~~CREDIT_SCORE_PROVIDER_DETAIL~~	~~CreditScoreProviderName~~	~~Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.~~	~~N/A~~	~~N/A~~	~~Borrower~~	~~CI~~	~~CR~~	~~IF Sort ID 583-CreditRepositorySourceType = "MergedData"~~	~~Values:~~ ~~◊ Enter "####" for Credit Repository Companies, where "####" is the 4-digit Credit Repository Company Code.~~ ~~◊ Enter "#nnn" for Technical Affiliates, where "#" is the first digit of the credit Repository Company Code and "nnn" is the 3-digit Technical Affiliate Code.~~ ~~◊ For current Credit Repository Company Codes and Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc~~	~~Enumerated~~			~~Borrower~~ ~~.Borrower Information~~ ~~..Borrower Underwriting Details~~ ~~....Credit Score Provider Name~~	~~Enumerated~~	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
591.2	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	CR	IF Sort ID 591.4-MergedCreditReportIndicator = "true"	Values: Enter the credit reference number associated with the *Borrower* CreditScoreValue.	String 30			Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Report Identifier	String 30	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
591.3	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 591.4-MergedCreditReportIndicator = "true"	Values: ◊ Enter "####" for Credit Repository Companies, where "####" is the 4-digit Credit Repository Company Code. ◊ Enter "#nnn" for Technical Affiliates, where "#" is the first digit of the credit Repository Company Code and "nnn" is the 3-digit Technical Affiliate Code. ◊ For current Credit Reporting Company and Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc	Enumerated			Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Score Provider Name	Enumerated	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
591.4	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	MergedCreditReportIndicator	A merged credit report is a combination of in-file credit reports from multiple repositories into a single report.	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	Values: Enter "true" if a merged credit report was the source for the *Borrower Credit Score*.	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Merged Credit Report Indicator	Boolean	Enterprise Credit Score and Credit Reports Initiative Requirements - Multiple Credit Scores
598.1	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	IntentToOccupyType	Borrowers answer to the question: Do you intend to occupy the property as your primary residence?	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Definition: The URLA section reference is 5a, About this Property and Your Money for this Loan. Values: ◊ Enter "Yes" if the Borrower is a first-time homebuyer of the primary residence, or if applies. ◊ Enter "No" if the property will not be occupied as the *Borrower's* primary residence.	Enumerated	No Yes		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Intent to Occupy Type	Enumerated	Business Critical Requirements
599.1	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL/EXTENSION/OTHER/DECLARATION_DETAIL_EXTENSION	DECLARATION_DETAIL_EXTENSION	PriorPropertyShortSaleCompletedIndicator	When true, indicates the Borrower has completed a short sale or pre-foreclosure sale where the Lender accepted less than full value for the outstanding mortgage balance within the past seven years.	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the response on the redesigned URLA is "yes" in Section 5b.About Your Finances, to question K; or if indicated on the credit report, or other loan documents. Corresponds to PriorPropertyShortSaleCompletedIndicator in *Loan Product Advisor® (LPA)* Unique ID 275.00.	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Intent to Occupy Type	Boolean	Business Critical Requirements
608	10/23/2023	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL~~	~~GOVERNMENT_MONITORING_DETAIL~~	~~GenderType~~	~~The borrower's or interviewer's statement about the borrower's gender.~~	~~N/A~~	~~N/A~~	~~Borrower~~	~~CR~~	~~CR~~	~~IF Sort ID 611-PartyRoleType = "Borrower"~~	~~Values:~~ ~~◊ Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.~~ ~~◊ If the Borrower is a Living Trust, enter the gender of the Underwritten Settlor.~~ **~~This data point will not be supported after May 2019.~~**	~~Enumerated~~	~~Female InformationNotProvidedUnknown Male NotApplicable~~		~~N/A~~	~~Enumerated~~	ULDD Phase 4a Updates
609	10/23/2023	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL~~	~~GOVERNMENT_MONITORING_DETAIL~~	~~HMDAEthnicityType~~	~~The borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act.~~	~~N/A~~	~~N/A~~	~~Borrower~~	~~CR~~	~~CR~~	~~IF Sort ID 611-PartyRoleType = "Borrower"~~	~~Values:~~ ~~◊ Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.~~ ~~◊ If the Borrower is a Living Trust, enter the ethnicity of the Underwritten Settlor.~~ **~~This data point will not be supported after May 2019.~~**	~~Enumerated~~	~~HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino~~		~~N/A~~	~~Enumerated~~	ULDD Phase 4a Updates
610	10/23/2023	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE~~	~~HMDA_RACE~~	~~HMDARaceType~~	~~The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.~~	~~N/A~~	~~N/A~~	~~Borrower~~	~~CR~~	~~CR~~	~~IF Sort ID 611-PartyRoleType = "Borrower"~~	~~Values:~~ ~~◊ Enter "NotApplicable" for non-individual Borrowers unless the Borrower is a Living Trust.~~ ~~◊ If the Borrower is a Living Trust, enter the race of the Underwritten Settlor.~~ **~~This data point will not be supported after May 2019.~~**	~~Enumerated~~	~~AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White~~		~~N/A~~	~~Enumerated~~	ULDD Phase 4a Updates
620	01/29/2024	• FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Document Custodian	CI	CR ~~O~~	IF Sort ID 621-PartyRoleType = "DocumentCustodian" ~~N/A~~	Format: Values may not exceed 7 characters. Values: ◊ Enter the Freddie Mac-supplied identifier for the *Document Custodian*. ◊ If *Document Custodian* is provided, Sort ID 646-PartyRoleType = "Servicer" and Sort ID 645-PartyRoleIdentifier for the *Servicer* must also exist. ~~Not Used~~	String 50			N/A Import File Only	*String 7	ULDD Phase 4a Updates

ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format	Implementation Category
621	01/29/2024	• FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Document Custodian	CI	CR ~~O~~	IF Available AND [Sort ID 645-PartyRoleIdentifier AND Sort ID 646-PartyRoleType exist] ~~N/A~~	~~Not Used~~	Enumerated	DocumentCustodian		N/A Import File Only	Enumerated	ULDD Phase 4a Updates
645	01/29/2024	• FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	CR ~~O~~	IF Sort ID 646-PartyRoleType = "Servicer" ~~N/A~~	**Format:** Values may not exceed 6 characters. **Values:** ◊ Enter the Freddie Mac-supplied identifier for the *Servicer*. ◊ If *Servicer* is provided, Sort ID 621-PartyRoleType = "DocumentCustodian" and Sort ID 620-PartyRoleIdentifier for the *Document Custodian* must also exist. ~~Not Used~~	String 50			N/A Import File Only	*String 6	ULDD Phase 4a Updates
646	01/29/2024	• FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	CR ~~O~~	IF Available AND [Sort ID 620-PartyRoleIdentifier AND Sort ID 621-PartyRoleType exist) ~~N/A~~	~~Not Used~~	Enumerated	Servicer		N/A Import File Only	Enumerated	ULDD Phase 4a Updates

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
1	MESSAGE	MESSAGE	MISMOReferenceModelIdentifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies.	N/A	N/A	N/A	R	R	Required for all files	• **Definition:** MISMOReferenceModelIdentifier is an attribute on the MESSAGE container. • **Values:** Enter the version of the MISMO Reference Model used to create the XML file.	String 20	3.0.0.263.12		N/A Import File Only	String 20
2	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	**Values:** Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. For Phase 5, the version is FRE 6.0.0.	String 10	FRE 6.0.0		N/A Import File Only	String 10
3	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	R	R	Required for all files	**Values:** Enter the date and time the import file is delivered to the GSE. (Not applicable for loan delivery system data entry.)	YYYY-MM-DDThh:mm:ss			N/A Import File Only	YYYY-MM-DDThh:mm:ss
10	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter the complete street address for the property (excluding City, State, and ZIP). ◊ If AddressUnitIdentifier has NOT been provided, enter the unit number here, preceded by any USPS address unit designator (e.g., Apartment, Suite, Unit), if applicable.	String 100			**Property** .Property Information ..Subject Property Address ...Street Address	String 100
13	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	N/A	CR	CR	IF applies	• **Format:** Values may not exceed 12 characters. • **Values:** Enter only if the unit number has NOT been included in AddressLineText. Do NOT include the address unit designator (e.g., Apartment, Suite, Unit).	String 20			**Property** .Property Information ..Subject Property Address ...Address Unit Identifier	*String 12
14	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	N/A	R	R	Required for all loans		String 50			**Property** .Property Information ..Subject Property Address ...City Name	String 50
16	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	R	R	Required for all loans	• **Values:** Enter a valid ZIP code maintained by the United States Postal Service (USPS) at https://tools.usps.com/go/ZipLookupAction_input • **Format:** Valid format options are either "#####" or "#########" (no dash).	String 9		Required to save the file in the Loan Selling Advisor.	**Property** .Property Information ..Subject Property Address ...Postal Code*	String 9
18	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter the State abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28-Postal Addressing Standards) for guidance about state codes.	Enumerated		Required to save the file in the Loan Selling Advisor.	**Property** .Property Information ..Subject Property Address ...State Code*	Enumerated
24	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood Hazard Determination Form contains the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA). ◊ Enter "false" if the only structure on the Mortgaged Premises in the Special Flood Hazard Area is detached from the primary residential structure and does not serve as a residence.	Boolean	false true		**Property** .Property Information ..Property Details ...Special Flood Hazard Area Indicator	Boolean
33	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A	CR	CR	IF Sort ID 51-ConstructionMethodType = "Manufactured":	**Definition:** The related Guide Glossary term is "*Manufactured Home*".	Enumerated	MultiWide SingleWide		**Property** .Property Information ..Construction Details ...Manufactured Home Width Type	Enumerated
38	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview"	**Values:** ◊ Enter "Established" if the *Condominium Project* meets Glossary definition of *Established Condominium Project*. ◊ Enter "New" if the *Condominium Project* meets Glossary definition of *New Condominium Project*.	Enumerated	Established New		**Property** .Property Information ..Condominium Details ...Condominium Project Status Type	Enumerated
39	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	O	N/A	Not Used	Numeric 10			N/A	N/A
41	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF [(Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")] OR IF [(Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")]	• **Values:** ◊ Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. ◊ Enter "Detached" only if all of the units in the project have no common wall or other direct physical connection with another unit. • **Note:** The difference between Sort ID 50-AttachmentType and Sort ID 41-ProjectAttachmentType is that Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings. Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other.	Enumerated	Attached Detached		**Property** .Property Information ..Condominium Details ...Project Attachment Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
42	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" OR "Cooperative"	• **Definition:** Identifies the type of condominium project review that was completed for the subject property. • **Values:** See *Tab 12-Additional Implementation Notes*	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview StreamlinedReview		**Property** **.Property Information** **..Condominium Details** ...Project Classification Identifier	Enumerated
43	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" does not exist)	**Values:** All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor. ◊ Enter "GardenProject" if the condo/coop structure has 1 to 3 stories. ◊ Enter "HighRiseProject" if the condo/coop structure has 8 or more stories. ◊ Enter "MidriseProject" if the condo/coop structure has 4 to 7 stories. ◊ Enter "Other" if the appraisal indicates "Other". ◊ Enter "TownhouseRowhouse" if one in a row of identical houses or having a common wall; attached to another unit via common wall (e.g., a brownstone).	Enumerated	GardenProject HighriseProject MidriseProject Other TownhouseRowhouse		**Property** **.Property Information** **..Condominium Details** ...Project Design Type	Enumerated
44	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 43-ProjectDesignType = "Other"	**Values:** Enter "OtherSelectedOnValuationDocumentation" if the appraisal indicates "Other".	Enumerated	OtherSelectedOnValuationDocumentation		**Property** **.Property Information** **..Condominium Details** ...Project Design Type	Enumerated
45	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")	**Values:** Enter the number of units in the project (including phases that are not yet complete).	Numeric 5			**Property** **.Property Information** **..Condominium Details** ...Project Dwelling Unit Count	Numeric 5
46	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")	**Values:** Enter the number of units sold (including phases that are not yet complete).	Numeric 5			**Property** **.Property Information** **..Condominium Details** ...Project Dwelling Units Sold Count	Numeric 5
47	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	N/A	N/A	N/A	CR	CR	IF subject property is a condominium OR cooperative		Enumerated	Condominium Cooperative		**Property** **.Property Information** **..Property Details** ...Project Legal Structure Type	Enumerated
48	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")	**Values:** Enter the full association/corporate legal name of the project.	String 60			**Property** **.Property Information** **..Condominium Details** ...Project Name	String 60
49	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	PUDIndicator	Indicates that the project in which the subject property is located is a Planned Unit Development (PUD). A PUD is a project or subdivision that consists of common property and / or improvements that are owned and maintained by an owners' association for the benefit and use of the individual unit owners.	N/A	N/A	N/A	R	R	Required for all loans	• **Definition:** The related Guide Glossary term is "*Planned Unit Development* " (*PUD*)." • **Values:** Enter "true" if the Mortgaged Premises is located in a *Planned Unit Development (PUD)* .	Boolean	false true		**Property** **.Property Information** **..Property Details** ...PUD Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
49.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FNMCondominiumProjectManagerCertificationIdentifier	The unique identifier assigned by Fannie Mae's Condo Projet Manager (CPM) system verifying certification of the condominium project identifier as part of Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	O	N/A	Not Used	Numeric 10			N/A	N/A
49.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FNMCondominiumProjectManagerPhaseIdentifier	The unique identifier assigned by Fannie Mae's Condo Projet Manager (CPM) system indicting the phase of the condominium project identifier as part of Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	O	N/A	Not Used	Numeric 10			N/A	N/A
49.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FRECondoProjectAdvisorProjectAssessmentRequestIdentifier	The unique identifier for a condominium project assessment assigned by Freddie Mac's Condo Project Advisor.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND IF applies	**Values:** Enter the 'Project Assessment Results #' received on the Condo Project Advisor® *Feedback Certificate* .	Numeric 10			**Property** **.Property Information** **..Condominium Details** ...Condo Project Advisor Project Assessment Request Identifier	Numeric 10
49.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FRECondoProjectAdvisorProjectWaiverRequestIdentifier	The unique identifier for a Project Waiver Request (PWR) assigned by Freddie Mac's Condo Project Advisor.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND IF applies	**Values:** Enter the 'Condo Project Waiver Request #' received on the Condo Project Advisor® *Feedback Certificate* .	Numeric 10			**Property** **.Property Information** **..Condominium Details** ...Condo Project Advisor Project Waiver Request Identifier	Numeric 10
50	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	R	R	Required for all loans	• **Definition:** Used to describe an individual dwelling. • **Values:** As specified in MISMO LDD V3.0 B263-12: ◊ Enter "Attached" if the dwelling unit has a common wall or other direct physical connection with another dwelling unit, and the appraisal or other property valuation method does not indicate "Semi Detached." ◊ Enter "Detached" if the dwelling unit has no common wall nor any other direct physical connection with another dwelling unit. ◊ Enter "Semi Detached" if the dwelling unit is an end unit or one of a pair of houses built side-by-side sharing a common wall, such as a duplex. • **Note:** The difference between Sort ID 41-ProjectAttachmentType and Sort ID 50-AttachmentType is that Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other. Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings.	Enumerated	Attached Detached SemiDetached		**Property** **.Property Information** **..Property Details** ...Attachment Type	Enumerated
51	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ◊ Enter "SiteBuilt" if: • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing. ◊ Enter "Other" if "Container" OR "ThreeDimensionalPrintingTechnology" was used.	Enumerated	Manufactured Other SiteBuilt		**Property** **.Property Information** **..Construction Details** ...Construction Method Type	Enumerated
52	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction Method Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 51-ConstructionMethodType = "Other"		Enumerated	Container ThreeDimensionalPrintingTechnology		**Property** **.Property Information** **..Construction Details** ...Construction Method Type	Enumerated
57	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	FinancedUnitCount	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter "1" if ProjectLegalStructureType = "Condominium" or "Cooperative".	Numeric 2	1 2 3 4	Required to save the file in the Loan Selling Advisor.	**Property** **.Property Information** **..Property Details** ...Financed Unit Count	Numeric 2
63	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Leasehold" if the Mortgage meets the requirements for a Community Land Trust Mortgage as specified in Guide Section 4502.	Enumerated	FeeSimple Leasehold		**Property** **.Property Information** **..Property Details** ...Property Estate Type	Enumerated
65	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter "true" if: ◊ Flood insurance was obtained in accordance with the Freddie Mac Single-Family Seller Servicer Guide requirement or ◊ Flood insurance is not required according to the Freddie Mac Selling Guide, and the subject property has flood insurance.	Boolean	false true		**Property** **.Property Information** **..Property Details** ...Property Flood Insurance Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
67	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <> "None"	• **Note:** For applications taken on the URLA, the "Year Built" is no longer collected. • **Values:** ◊ Enter the year the property was built from the appraisal. ◊ Enter "9999" if Home Value Explorer® (HVE) was used to value the subject property.	YYYY			**Property** **.Property Information** **..Property Details** ...Property Structure Built Year	YYYY
69	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageType	Specifies the usage intention of the borrower for the property.	N/A	N/A	N/A	R	R	Required for all loans		Enumerated	Investment PrimaryResidence SecondHome		**Property** **.Property Information** **..Property Details** ...Property Usage Type	Enumerated
77	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF [Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "HybridAppraisal"] AND Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"	• **Values:** If the subject property was valued by an interior appraisal: ◊ Include only above-grade bedrooms for 1-unit properties. ◊ Include both above and below-grade bedrooms for 2-4 unit properties. ◊ For investment properties, enter the number of bedrooms for each dwelling unit. If Sort ID 57- FinancedUnitCount = "3", enter the number of bedrooms for all 3 units. ◊ For primary residences with more than one unit, enter the number of bedrooms for each non-owner occupied unit as indicated on the appraisal. If Sort ID 57- FinancedUnitCount = "3", and one of the units is owner-occupied, enter the number of bedrooms for the 2 non-owner-occupied units. ◊ Enter "0" for any unit that is a studio/efficiency.	Numeric 2			**Property** **.Property Information** **..Property Details** ...Bedroom Count	Numeric 2
78	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "HybridAppraisal") AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	• **Values:** If the subject property was valued by an interior appraisal: ◊ For investment properties, enter the gross monthly rental income for each dwelling unit as indicated on the signed lease(s) for the *Mortgaged Premises,* of the subject property. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for all 3 units. ◊ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the *Mortgaged Premises.* If Sort ID 57-FinancedUnitCount = "3", enter the rental income for the 2 non-owner occupied units. ◊ If there is no active lease for a unit, or the *Borrower* rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. • **Format:** Round values to the nearest dollar.	Numeric 9			**Property** **.Property Information** **..Property Details** ...Property Dwelling Unit Eligible Rent Amount	Numeric 9
80	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	**Values:** ◊ Enter the applicable value as instructed in *Seller's* negotiated term when the AVM is used in lieu of an appraisal. ◊ Enter "HomeValueExplorer" for *Enhanced Relief Refinance Mortgages,* when the value of the *Mortgaged Premises* is determined using a point value estimate from Home Value Explorer (HVE). ◊ Enter "Other" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration.	Enumerated	See *Tab 8-Enumerations*		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...AVM Model Name Type	Enumerated
81	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameTypeOtherDescription	The name of the AVM model used to calculate the valuation of the subject property when Other is selected from the enumerated list.	N/A	N/A	N/A	CR	CR	IF Sort ID 80-AVMModelNameType = "Other"	**Values:** Enter "FREAllowedAVM" **only** if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration for this data point.	Enumerated	See *Tab 8-Enumerations*		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...AVM Model Name Type	Enumerated
82	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None"]	**Values**: ◊ For conventional *Mortgages* only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal™ (UCDP℠). ◊ If a field review is used to value the subject property, enter the Document File Identifier used for the original appraisal.	String 10			**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Appraisal Identifier	String 10
83	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter the value that was used to calculate the LTV for the delivered loan. ◊ Enter the value as instructed in *Seller's* negotiated terms as applicable.	Numeric 9			**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Amount	Numeric 9
84	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <> "None"	**Values:** ◊ For *Mortgages* with appraisals, enter the effective date of the appraisal. ◊ For *Mortgages* using any other property valuation type, enter the effective date on the most recent inspection, *Feedback Certificate* or estimate.	YYYY-MM-DD			**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Effective Date	YYYY-MM-DD

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
85	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND (Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None") AND IF Applies	**Note: For appraisals using the new UAD 3.6, Sort ID 85-PropertyValuationFormType is no longer collected.** **Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Additional Implementation Notes* . ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See *Tab 8-Enumerations*		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Form Type	Enumerated
86	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form Type.	N/A	N/A	N/A	CI	CR	IF Sort ID 85-PropertyValuationFormType = "Other"	**Values:** Enter "OneUnitResidentialAppraisalDeskReviewReport" if used to value the subject property.	Enumerated	OneUnitResidentialAppraisalDeskReviewReport		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Form Type	Enumerated
89	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan: ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "DesktopAppraisal" if a desktop appraisal was used to value the subject property. ◊ Enter "DriveBy" if an exterior-only appraisal was used to value the subject property. ◊ Enter "FullAppraisal" if an interior and exterior inspection appraisal was used to value the subject property. ◊ Enter "None" if an appraisal waiver was used to originate the Mortgage. ◊ Enter "Other" if a desk review or field review was used to value the subject property. ◊ Enter the values as instructed in Seller's negotiated terms for all other property valuation method types.	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Method Type	Enumerated
90	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	**Values:** ◊ Enter "DeskReview" if a desk review was used to value the subject property. ◊ Enter "FieldReview" if a field review was used to value the subject property. ◊ Enter "HybridAppraisal" if a hybrid appraisal was used to value the subject property.	Enumerated	DeskReview FieldReview HybridAppraisal		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Method Type	Enumerated
90.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION	DEED_RESTRICTION	DeedRestrictionTermMonthsCount	Length of period in which the resale restrictions may remain in place on the property.	N/A	N/A	N/A	CR	CR	IF Sort ID 404-LoanProgramIdentifier = "IncomeBasedDeedRestrictionsTerminate" OR "IncomeBasedDeedRestrictionsSurvive"	**Values:** ◊ Enter the length of the period (in months) in which the resale restrictions may remain in place on the property. ◊ Enter "0" if not known.	Numeric 3			**Property** **.Property Information** **..Affordable Details** **...Deed Restriction Term Months Count**	Numeric 3
90.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT/ENERGY_IMPROVEMENT_ITEMS/ENERGY_IMPROVEMENT_ITEM	ENERGY_IMPROVEMENT_ITEM	RenewableEnergyComponentType	A value from a MISMO prescribed list that specifies the type of renewable energy component present on the site.	N/A	N/A	N/A	CI	CR	IF Sort ID 244.1-EnergyImprovementAmount > "0" OR IF applies	**Values:** ◊ Enter "Geothermal" for heat energy derived from the earth. ◊ Enter "OtherEnergyComponent" for other source. ◊ Enter "Solar" for energy derived from the sun. ◊ Enter "WindTurbine" if electrical energy is obtained using wind.	Enumerated	Geothermal OtherEnergyComponent Solar WindTurbine		**Property** **.Property Information** **..Affordable Details** **...Renewable Energy Component Type**	Enumerated
91	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 4203.2. ◊ For financed permanent buydown *Mortgages,* calculate using the *Mortgage* amount that includes the financed discount points. ◊ For super conforming *Mortgages,* calculate using the lower of the appraised value, field review value, or sales price.	Percent 3.4			**Total Loans** **.Additional LTV Details** **..Delivered LTV Values** ...Combined LTV Ratio Percent	Percent 3.4
92	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	**Values:** ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2. ◊ For *Financed Permanent Buydown Mortgages* , calculate using a *Mortgage* amount that includes the financed discount points. ◊ For super conforming *Mortgages,* calculate using a value that is the least of the appraised value, field review value, or sales price.	Percent 3.4			**Total Loans** **.Additional LTV Details** **..Delivered LTV Values** ...Home Equity Combined LTV Ratio Percent	Percent 3.4

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
93	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Parent Container:** For this LOAN container, specify one of the following: ◊ LoanStateType = "AtClosing" if the loan **is not** a modification (MortgageModificationIndicator = "false") ◊ LoanStateType = "AtModification" if the loan **is** a modification (MortgageModificationIndicator = "true").	Enumerated	SubjectLoan	Required to save the file in the Loan Selling Advisor.	N/A	Enumerated
102	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	ConversionType	Specifies the type of conversion permissible for a loan as stated on the mortgage documents.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 232-ConvertibleIndicator = "true"		Enumerated	ToFixedRate ToMonthlyPaymentFrequency		**Loan (Closing or Modification)** **.Product Information** **..Conversion Option Details** **...Conversion Type**	Enumerated
110	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceType	Specifies the type and source of index to be used to determine the interest rate at each adjustment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** ◊ Enter "Other" if the *Index* 30 Day Average SOFR was used.	Enumerated	Other WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15		**Loan (Closing or Modification)** **.Note Information** **..ARM Details** **...Index Source Type**	Enumerated
111	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceTypeOtherDescription	An enumerated field used to collect additional Index Source Type values when needed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 110-IndexSourceType = "Other"	**Values:** ◊ Enter "30DayAverageSOFR" for SOFR-indexed ARMs.	Enumerated	30DayAverageSOFR		**Loan (Closing or Modification)** **.Note Information** **..ARM Details** **...Index Source Type**	Enumerated
113	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Lookback Period.*" • **Values:** ◊ Enter the number of days preceding the PerChangeRateAdjustmentEffectiveDate (*Interest Change Date*).	Numeric 3	45		**Loan (Closing or Modification)** **.Note Information** **..ARM Details** **...Interest And Payment Adjustment Index Lead Days Count**	Numeric 3
114	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	CeilingRatePercent	The stated maximum percentage to which the interest rate can increase over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Lifetime Ceiling.*" • **Values:** ◊ Enter the sum of the *Note Rate* at origination plus the *Life Cap.* ◊ For ARMs with financed permanent buydowns, calculate using the permanently bought down initial *Note Rate.*	Percent 3.4			**Loan (Closing or Modification)** **.Note Information** **..ARM Details** **...Ceiling Rate Percent**	Percent 3.4
115	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FirstRateChangePaymentEffectiveDate	The due date of the payment at the first calculated interest rate change. To arrive at the actual (true) date that interest begins to accrue at the changed rate, one payment period is subtracted if interest is paid in arrears.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Payment Change Date* ." • **Values:** Enter the first day of the month following each *Interest Change Date.*	YYYY-MM-DD			**Loan (Closing or Modification)** **.Note Information** **..ARM Details** **...First Rate Change Payment Effective Date**	YYYY-MM-DD
116	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease to over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Lifetime Floor.*" • **Values:** ◊ If a *Lifetime Floor* is stated in the *Note, Sellers* are encouraged to deliver this data point. The *Lifetime Floor* must equal the *Margin.*	Percent 3.4			**Loan (Closing or Modification)** **.Note Information** **..ARM Details** **...Floor Rate Percent**	Percent 3.4
117	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest rate rounding exists	**Format:** Enter the value for interest rate rounding as "0.125."	Percent 3.4	0.125		**Loan (Closing or Modification)** **.Note Information** **..ARM Details** **...Interest Rate Rounding Percent**	*Percent 1.3
118	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"		Enumerated	Down Nearest NoRounding Up		**Loan (Closing or Modification)** **.Note Information** **..ARM Details** **...Interest Rate Rounding Type**	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
119	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	The number of percentage points to be added to the index to arrive at the new interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "Margin." • **Format:** Enter the margin to four decimal places. For example, 1% must be entered as "1.0000."	Percent 3.4			**Loan (Closing or Modification)** **.Note Information** **..ARM Details** ...Margin Rate Percent	Percent 3.4
120	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Parent Container:** Enter two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container: ◊ One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps. ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.	Enumerated	First Subsequent		**Loan (Closing or Modification)** **.Note Information** **..ARM Details** ...**First Adjustment and Subsequent Adjustment**	Enumerated
121	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND decrease cap exists	• **Definition:** The related Guide Glossary terms are "Initial Cap" and "Periodic Cap." • **Values:** If they exist: ◊ Enter the Initial (decrease) Cap with AdjustmentRuleType = "First." ◊ Enter the Periodic (decrease) Cap with AdjustmentRuleType = "Subsequent."	Percent 3.4			**Loan (Closing or Modification)** **.Note Information** **..ARM Details** ...**First Adjustment and Subsequent Adjustment** ....Per Change Maximum Decrease Rate Percent	Percent 3.4
122	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	The maximum number of percentage points by which the rate can increase from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary terms are "Initial Cap" and "Periodic Cap." • **Values:** ◊ Enter the Initial Cap with AdjustmentRuleType = "First." ◊ Enter the Periodic Cap with AdjustmentRuleType = "Subsequent."	Percent 3.4			**Loan (Closing or Modification)** **.Note Information** **..ARM Details** ...**First Adjustment and Subsequent Adjustment** ....Per Change Maximum Increase Rate Percent	Percent 3.4
123	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "Interest Change Date." • **Values:** ◊ Enter the Interest Change Date with AdjustmentRuleType = "First." ◊ Enter the second (first periodic) Interest Change Date with AdjustmentRuleType = "Subsequent."	YYYY-MM-DD			**Loan (Closing or Modification)** **.Note Information** **..ARM Details** ...**First Adjustment and Subsequent Adjustment** ....First and Subsequent Rate Adjustment Effective Date	YYYY-MM-DD
124	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the subject loan can change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** ◊ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◊ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			**Loan (Closing or Modification)** **.Note Information** **..ARM Details** ...**First Adjustment and Subsequent Adjustment** ....Per Change Rate Adjustment Frequency Months Count	Numeric 3
126	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Enumerated	Subsequent		N/A	N/A
131	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentPercent	The number of percentage points by which the principal and interest payment adjusts.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
135	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationMaximumTermMonthsCount	The maximum number of months over which an extendable mortgage may be amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Numeric 3			N/A	N/A
136	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodCount	The number of periods (as defined by the Loan Amortization Period Type) over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Numeric 3			**Loan (Closing or Modification)** **.Product Information** **..Product Details** ...Loan Amortization Period Count	Numeric 3

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
137	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodType	The duration of time used to define the period over which the loan is amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values**: Enter "Month" unless otherwise permitted by *Seller's* negotiated term.	Enumerated	Biweekly Month		**Loan (Closing or Modification)** .Product Information ..Product Details ...Loan Amortization Period Type	Enumerated
138	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values**: ◊ Enter "AdjustableRate" for an ARM. ◊ Enter "Fixed" for fixed-rate *Mortgages* .	Enumerated	AdjustableRate Fixed	IF the delivered Mortgage **is not** converted, required to save the file in the Loan Selling Advisor.	**Loan (Closing or Modification)** .Product Information ..Product Details ...Loan Amortization Type	Enumerated
145	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorType	Specifies the source of the buydown funds.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	**Values**: ◊ Only one source may be supplied. Enter the value for the predominant source. ◊ Enter "Borrower" if: • The Borrower is the source of the temporary buydown, • There are multiple sources and none is predominant, or • The source is not on the list of FRE-Supported Enumerations. ◊ Enter "Lender" for temporary buydowns funded with *Premium Financing* . ◊ Enter "Other" if the contributor is an Interested Party as described in the Guide.	Enumerated	Borrower Lender Other		**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Contributor Type	Enumerated
146	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorTypeOtherDescription	A free-form text field used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 145-BuydownContributorType = "Other"	**Values**: Enter "InterestedThirdParty" if the contributor is an Interested Party as described in the Guide.	Enumerated	InterestedThirdParty		**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Contributor Type	Enumerated
147	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	**Definition**: The related Guide Glossary terms are "*Extended Buydown Mortgage*" and "*Limited Buydown Mortgage* ."	Numeric 3			**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Change Frequency Months Count	Numeric 3
148	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	• **Definition**: The related Guide Glossary terms are *Extended Buydown Mortgage* and *Limited Buydown Mortgage* . • **Values**: For a 3-2-1 buydown over 3 years, enter "36".	Numeric 3			**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Duration Months Count	Numeric 3
149	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	• **Definition**: The related Guide Glossary terms are "*Extended Buydown Mortgage*" and "*Limited Buydown Mortgage* ." • **Values**: ◊ Enter the percent by which the *Note Rate* can increase at each adjustment period. For example, if the interest rate increases 1% annually during a two year buydown, the percentage increase is 1.0.	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Increase Rate Percent	Percent 3.4
150	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	• **Definition**: The related Guide Glossary terms are *Extended Buydown Mortgage* and *Limited Buydown Mortgage* . • **Values**: ◊ For modified *Mortgages,* enter the percent by which the *Note Rate* was bought down as of the modification date. ◊ For non-modified *Mortgages,* enter the percent by which the *Note Rate* was bought down effective as of the *Note Date*.	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Initial Discount Percent	Percent 3.4
151	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	• **Values**: ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ *If Closing Cost* data is provided, enter value as specified on *Tab 12-Additional Implementation Notes*. • **Format**: If the ClosingCostContributionAmount ≤ "0.99" enter "1.00."	Amount 9.2			**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount	Amount 9.2

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
152	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	• **Values:** ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to *Loan Product Advisor*® (LPA) was applied to *Closing Costs*, map the new LPA asset type enumerations as follows: •Map LPA "GiftOfCash" to ULDD "GiftFunds" •Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" •Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" •Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" •Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" • Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If *Closing Cost* data is provided, enter value as specified on *Tab 12-Additional Implementation Notes*. • **Definition:** The related Guide term for *"PremiumFunds"* is "lender credit" as defined in Guide Section 5501.6.	Enumerated	*See Tab 8-Enumerations*		**Loan (Closing or Modification)** .**Origination Information** ..**Funds Needed To Close Details** ...Closing Cost Funds Type	Enumerated
153	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 152-ClosingCostFundsType = "Other"	**Values:** ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Closing Cost* data is provided, enter values as specified on *Tab 12-Additional Implementation Notes.*	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		**Loan (Closing or Modification)** .**Origination Information** ..**Funds Needed To Close Details** ...Closing Cost Funds Type	Enumerated
154	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	**Values:** ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to *Loan Product Advisor*® (LPA) was applied to *Closing Costs*, map the new LPA Funds Source enumerations as follows: • Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ If *Closing Cost* data is provided, enter values as specified on *Tab 12-Additional Implementation Notes.*	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		**Loan (Closing or Modification)** .**Origination Information** ..**Funds Needed To Close Details** ...Closing Cost Source Type	Enumerated
155	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 154-ClosingCostSourceType = "Other"	**Values:** ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Closing Cost* data is provided, enter values as specified on *Tab 12-Additional Implementation Notes.*	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		**Loan (Closing or Modification)** .**Origination Information** ..**Funds Needed To Close Details** ...Closing Cost Source Type	Enumerated
157	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Mortgage is delivered through *Cash-Released XChange*℠ AND other funds are collected at closing	• **Definition:** This data point captures the total amount of buydown, prepaids, or escrow item funds collected. • **Values:** Enter values as specified on *Tab 12-Additional Implementation Notes*. • **Format:** If the OtherFundsCollectedAtClosingAmount ≤ "0.99" enter "1.00."	Amount 9.2			**Loan (Closing or Modification)** .**Origination Information** ..**Other Funds Collected at Closing Details** ...Other Funds Collected At Closing Amount	Amount 9.2
158	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 157-OtherFundsCollectedAtClosingAmount ≥ "1"	**Values:** Enter values as specified on *Tab 12-Additional Implementation Notes*. For Mortgages sold through Cash-Released XChange™: • Enter "EscrowFunds" if an Escrow account was established for the Mortgage at closing. • Enter "Other" if there is a temporary subsidy buydown balance on the Mortgage at closing.	Enumerated	EscrowFunds Other		**Loan (Closing or Modification)** .**Origination Information** ..**Other Funds Collected at Closing Details** ...Other Funds Collected At Closing Type	Enumerated
159	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 158-OtherFundsCollectedAtClosingType = "Other"		Enumerated	Buydown		**Loan (Closing or Modification)** .**Origination Information** ..**Other Funds Collected at Closing Details** ...Other Funds Collected At Closing Type	Enumerated
162	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionLoanType	Specifies the specific type of construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 231-ConstructionLoanIndicator = "true"		Enumerated	ConstructionToPermanent		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Construction Details** ...Construction Loan Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
163	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	• **Definition:** This data point is applicable to *Construction Conversion* and *Renovation Mortgages* only. • **Values:** ◊ Enter "AutomaticConversion" for *Mortgages* with *Integrated Documentation* as described in Guide Section 4602.3(b). ◊ Enter "Modification Agreement" for *Mortgages* with *Modification Documentation* as described in Guide Section 4602.3(b). ◊ Enter "NewNote" for *Mortgages* with *Separate Documentation* as described in Guide Section 4602.3(b).	Enumerated	AutomaticConversion ModificationAgreement NewNote		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Construction Details** ...Construction To Permanent Closing Feature Type	Enumerated
165	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	• **Definition:** This data point is applicable to Construction Conversion and Renovation Mortgages only. • **Values:** ◊ Enter "OneClosing" for *Mortgages* with *Integrated Documentation* as described in Guide Section 4602.3(b). ◊ Enter "Two Closing" for *Mortgages* with *Separate Documentation* or *Modification Documentation* as described in Guide Section 4602.3(b).	Enumerated	OneClosing TwoClosing		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Construction Details** ...Construction To Permanent Closing Type	Enumerated
167	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentFirstPaymentDueDate	The due date of the first payment of the permanent mortgage phase of a construction to permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	• **Definition:** ◊ This data point is applicable to *Construction Conversion* and *Renovation Mortgages* only. ◊ The related Guide Glossary term is "*Effective Date of Permanent Financing.*" • **Values:** Enter values as specified on *Tab 12-Additional Implementation Notes.*	YYYY-MM-DD			**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Construction Details** ...Construction To Permanent First Payment Due Date	YYYY-MM-DD
172	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	• **Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Down Payment* data is provided, enter value as specified on *Tab 12-Additional Implementation Notes.* • **Definition:** The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts).	Amount 9.2			**Loan (Closing or Modification)** .**Origination Information** ..**Funds Needed To Close Details** ...Down Payment Amount	Amount 9.2
173	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	**Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to *Loan Product Advisor* ® (LPA) was applied to *Down Payment*, map the new LPA Funds Source enumerations as follows: • Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ Enter "OriginatingLender" for Mortgages originated with gifts and grants from the Seller. ◊ If *Down Payment* data is provided, see *Tab 12-Additional Implementation Notes.*	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency OriginatingLender Other Relative ReligiousNonProfit StateAgency		**Loan (Closing or Modification)** .**Origination Information** ..**Funds Needed To Close Details** ...Down Payment Source Type	Enumerated
174	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	**Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Down Payment* data is provided, see *Tab 12-Additional Implementation Notes* .	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		**Loan (Closing or Modification)** .**Origination Information** ..**Funds Needed To Close Details** ...Down Payment Source Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
175	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	**Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to *Loan Product Advisor®* (LPA) was applied to *Down Payment*, map the new LPA Asset Type enumerations as follows: ▪ Map LPA "GiftOfCash" to ULDD "GiftFunds" ▪ Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" ▪ Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" ▪ Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" ▪ Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" ▪ Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If *Down Payment* data is provided, see *Tab 12-Additional Implementation Notes*.	Enumerated	See *Tab 8-Enumerations*		**Loan (Closing or Modification)** **.Origination Information** **..Funds Needed To Close Details** ...Down Payment Type	Enumerated
176	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	**Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Down Payment* data is provided, see *Tab 12-Additional Implementation Notes*.	Enumerated	AggregatedRemainingTypes Grant SecondaryFinancingClosedEnd SecondaryFinancingHELOC		**Loan (Closing or Modification)** **.Origination Information** **..Funds Needed To Close Details** ...Down Payment Type	Enumerated
193.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	AlterationsImprovementsAndRepairsAmount	The cost of any alterations, improvements, repairs and rehabilitation to be made on the subject property. Collected on the URLA in Section VII line b.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CI	IF Sort ID Sort ID 404-LoanProgramIdentifier = "CHOICERenovation", "CHOICERenoExpress", "CHOICERenoExpressDTSArea" OR "CHOICERenovationMortgageWithRecourse"	**Values:** ◊ Enter the total renovation costs amount associated with the renovation loan. ◊ The amount entered must be greater than "0" (zero). ◊ For CHOICERenovation® *Mortgages* eligible for the credit for Credit Fees for GreenCHOICE Mortgages®, refer to Guide Section 6302.43(c).	Amount 9.2			**Loan (Closing or Modification)** **.Affordable Information** **..Affordable Details** ...Alterations Improvements And Repairs Amount	Amount 9.2
194	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Borrower paid discount points for this transaction		Amount 9.2			**Loan (Closing or Modification)** **.Note Information** **..Note Details** ...Borrower Paid Discount Points Total Amount	Amount 9.2
195	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	**Values:** ◊ For purchase transaction Mortgages, enter the purchase price of the property, net of any adjustments made for sales concessions. ◊ This data point not required for refinance transaction Mortgages.	Numeric 9			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Details** ...Purchase Price Amount	Numeric 9
198	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActType	Identifies the section of the National Housing Act that defines underwriting guidelines for VA or FHA loan evaluations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 317-MortgageType = "FHA" OR "USDARuralHousing" OR "Other"	• **Definition**: VA programs are not covered under the National Housing Act. • **Values:** ◊ Enter "234C" for condominiums and "203B" for all other *Mortgages* with MortgageType = "FHA." ◊ Enter "502" with MortgageType = "USDARuralHousing." ◊ Enter "184" or "8" with MortgageType = "Other" and MortgageTypeOtherDescription = "PublicAndIndianHousing."	Enumerated	203B 234C 184 502 8		**Loan (Closing or Modification)** **.Product Information** **..Product Details** ...Section of Act Type	Enumerated
207	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan is to be reported as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**FRE Conditionality:** Required even if *Seller* is not covered by HMDA.	Boolean	false true		**Loan (Closing or Modification)** **.Origination Information** **..Origination Details** ...HMDA HOEPA Loan Status Indicator	Boolean
208	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Do not enter the APR, APOR, or the *Note Rate*. ◊ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a *Seller* should deliver to Freddie Mac the same rate spread reported under HMDA. ◊ The Federal Financial Institutions Examination Council (FFIEC) provides institutions a rate spread calculator at https://ffiec.cfpb.gov/tools/rate-spread.	Percent 3.4			**Loan (Closing or Modification)** **.Origination Information** **..Origination Details** ...HMDA Rate Spread Percent	Percent 3.4

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
209	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestAccrualType	Describes the formula used to calculate interest accrued since the previous payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	DailyInterestAccrual		**Loan (Closing or Modification)** **.Product Information** **..Daily Simple Interest (If Applicable)** ...Interest Accrual Type	Enumerated
210	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE T	INTEREST_CALCULATION_RULE	InterestCalculationBasisDaysInYearCountType	The number of days in a year to be used for a loan's interest calculation. Commonly used for daily simple interest and other loans for which interest due is calculated monthly.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	365Or366		**Loan (Closing or Modification)** **.Product Information** **..Daily Simple Interest (If Applicable)** ...Interest Calculation Basis Days In Year Count Type	Enumerated
211	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisType	Defines the loan balance upon which the interest is calculated.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	EndOfPeriod		**Loan (Closing or Modification)** **.Product Information** **..Daily Simple Interest (If Applicable)** ...Interest Calculation Basis Type	Enumerated
213	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationEffectiveMonthsCount	The number of months that the individual occurrence of this INTEREST_CALCULATION RULE is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Numeric 3	N/A		N/A	N/A
214	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationPeriodType	Describes the length of the interest accrual period.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "Month" unless otherwise permitted by *Seller's* negotiated term.	Enumerated	Biweekly Day Month		**Loan (Closing or Modification)** **.Product Information** **..Product Details** ...Interest Calculation Period Type	Enumerated
215	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Enumerated	Simple		**Loan (Closing or Modification)** **.Product Information** **..Product Details** ...Interest Calculation Type	Enumerated
217	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	LoanInterestAccrualStartDate	The date that interest begins to accrue for a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			**Loan (Closing or Modification)** **.Product Information** **..Daily Simple Interest (If Applicable)** ...Loan Interest Accrual Start Date	YYYY-MM-DD
218	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 237-InterestOnlyIndicator = "true"	Not Used	YYYY-MM-DD			**Loan (Closing or Modification)** **.Note Information** **..Interest Only Details** ...Interest Only End Date	N/A
221	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 222-RelatedLoanInvestorType = "FRE"	• **Values**: ◊ This is the 9-digit Freddie Mac-supplied number assigned to the original *Mortgage* by the *Seller* when the Mortgage was initially sold to Freddie Mac. ◊ Enter the 9-digit Freddie Mac-supplied number assigned to the original *Mortgage* by the *Seller* when the *Mortgage* was initially sold to Freddie Mac for *Freddie Mac-Owned Converted Mortgages*, *Enhanced Relief Refinance Mortgages, Refi Possible* SM *Mortgages,* and, if available, *HomeOne* SM *Mortgages, Freddie Mac-owned* "no cash-out" refinance *Condominium Unit Mortgages , Freddie Mac-owned* "no cash-out" refinance *Cooperative Share Loans, GreenCHOICE Mortgages* SM, OR as directed in *Seller's* negotiated term. • **Format:** Values may not exceed 9 characters.	String 30			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Streamlined Loan Details** ...Related Investor Loan Identifier	*String 9
222	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF applies	**Values:** ◊ Enter "FRE" for *Freddie Mac-owned Converted Mortgages* , Freddie Mac-owned "no cash-out" refinance *Condominium Unit Mortgages , Freddie Mac-owned* "no cash-out" refinance *Cooperative Share Loans , GreenCHOICE Mortgages* SM , *Enhanced Relief Refinance Mortgages, -HomeOne* SM *Mortgages, and Refi Possible* SM *Mortgages,* OR as directed in *Seller's* negotiated term. ◊ Enter "Seller" for *Seller-Owned Modified Mortgages* and *Seller-Owned Converted Mortgages.*	Enumerated	FRE Seller		**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Streamlined Loan Details** ...Related Investor Loan Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
224	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ApplicationReceivedDate	The date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the truth-in-lending disclosure.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** The date the creditor or originator first received the information necessary to constitute a loan application under the TRID rules.	YYYY-MM-DD			**Loan (Closing or Modification)** .Origination Information ..Origination Details ...Application Received Date	YYYY-MM-DD
225	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is assumable as of the *Note Date*.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..Assumability Details ...Assumability Indicator	Boolean
226	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is a *Balloon/Reset Mortgage*.	Boolean	false true		**Loan (Closing or Modification)** .Product Information ..Product Details ...Balloon Indicator	Boolean
227	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BorrowerCount	The number of borrowers obligated on the note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the total number of *Borrowers* on the *Note* (can be more than five). ◊ Enter "1" for Native American tribe or tribal organization *Borrowers*; do not provide information about secondary *Borrower(s)*.	Numeric 2			**Loan (Closing or Modification)** .Origination Information ..Origination Details ...Borrower Count	Numeric 2
228	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* has a temporary subsidy buydown.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Temporary Subsidy Indicator	Boolean
229	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the capitalized balance was added to the unpaid principal balance (UPB) of the *Note* prior to delivery.	Boolean	false true		**Loan (Closing or Modification)** .Origination Information ..Origination Details ...Capitalized Loan Indicator	Boolean
231	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is a *Construction Conversion* or *Renovation Mortgage*.	Boolean	false true		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Construction Details ...Construction Loan Indicator	Boolean
232	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* has, or ever had, a conversion option.	Boolean	false true		**Loan (Closing or Modification)** .Product Information ..Conversion Option Details ...Convertible Indicator	Boolean
233	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF exists	**Values:** ◊ Enter "true" if permitted by the Seller's negotiated term. ◊ Enter "true" if at the time of delivery, the *Note* is stored electronically rather than by traditional paper documentation.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..Note Details ...eNoteIndicator	Boolean
234	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	EscrowIndicator	Indicates whether or not escrows are associated with this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless there is an Escrow associated with the *Mortgage*.	Boolean	false true		**Loan (Closing or Modification)** .Origination Information ..Origination Details ...Escrow Indicator	Boolean
236	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Definition:** The related Guide Glossary term is "*Initial Period.*"	Numeric 3			**Loan (Closing or Modification)** .Note Information ..ARM Details ...Initial Fixed Period Effective Months Count	Numeric 3
237	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* has an interest only feature.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..Interest Only Details ...Interest Only Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
238	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the Mortgage is a *Home Possible Mortgage* or identified as an affordable *Mortgage* in *Seller's* negotiated term.	Boolean	false true		**Loan (Closing or Modification)** .Product Information ..Product Details ...Loan Affordable Indicator	Boolean
240	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	PrepaymentPenaltyIndicator	Indicates whether the loan includes a penalty charged to the borrower in the event of prepayment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* has, or ever had, a prepayment penalty provision.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..Prepayment Penalty Details ...Prepayment Penalty Indicator	Boolean
241	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	RelocationLoanIndicator	Indicates if the loan is part of a corporate relocation program.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the Mortgage is a fixed-rate Mortgage that complies with Guide Section 6202.3 relating to relocation Mortgages.	Boolean	false true		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Loan Details ...Relocation Loan Indicator	Boolean
243	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is a shared equity *Mortgage* that meets the requirements of Guide Section 4204.5.	Boolean	false true		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Loan Details ...Shared Equity Indicator	Boolean
244	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the total number of financed 1-4 unit properties obligated on across all *Borrowers* on the loan. Do not include commercial properties or timeshares. ◊ The subject property is included in the property count.	Numeric 2			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Additional Underwriting Details ...Total Mortgaged Properties Count	Numeric 2
244.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	EnergyImprovementAmount	The total dollar amount of energy-related improvements included in the transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "GreenCHOICE" or "GreenCHOICEToPayOffOutstandingEnergyDebt"	**Values:** ◊ Enter the cost of energy efficiency improvements or the amount to payoff energy efficiency debt. ◊ The amount entered must be greater than "0" (zero).	Amount 9.2			**Loan (Closing or Modification)** .Affordable Information ..Affordable Details ...Energy Improvement Amount	Amount 9.2
247	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
249	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other		N/A	N/A
250	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Enumerated	AverageThenLowest SellerSpecific		N/A	N/A
251	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Numeric 4			N/A	N/A
251.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue exists OR Sort ID 251.2-CreditScoreImpairmentType exists		Enumerated	FICO10T FICO4 Vantage4		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Category Version Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
251.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through Cash-Released XChange[SM]]	**Values:** Enter if the Indicator Score does not exist or is not usable.	Enumerated	InsufficientCreditHistory SignificantErrorsScore		**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** ...Credit Score Impairment Type	Enumerated
251.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue exists	**Values:** ◊ Enter if the *Indicator Score* exists. ◊ Enter "Other" if "AverageThenLowest" OR "SellerSpecific" was the method used.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other		**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** ...Loan Level Credit Score Selection Method Type	Enumerated
251.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.3-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	AverageThenLowest SellerSpecific		**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** ...Loan Level Credit Score Selection Method Type	Enumerated
251.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 251.2-CreditScoreImpairmentType does not exist AND Sort ID 611-PartyRoleType = "Borrower" AND (Either Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through Cash-Released XChange[SM]]	• **Definition:** The related Guide Glossary term is "Indicator Score." • **Values:** Enter if the *Indicator Score* exists.	Numeric 4			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** ...Loan Level Credit Score Value	Numeric 4
252	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter value for NoteDate (Sort ID 320) for non-modified loan deliveries ◊ Enter value for LoanModificationEffectiveDate for modified loan deliveries	YYYY-MM-DD			N/A	YYYY-MM-DD
253	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter "AtClosing" if the loan **is not** a modification (MortgageModificationIndicator = "false"). ◊ Enter "AtModification" if the loan **is** a modification (MortgageModificationIndicator = "true").	Enumerated	AtClosing AtModification	Required to save the file in the Loan Selling Advisor.	**Loan (Closing or Modification)**	Enumerated
254	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed mortgage insurance premium by the value of the subject property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** If there is no financed mortgage insurance, BaseLTVRatioPercent equals LTVRatioPercent. See Guide Section 4701.2(a).	Percent 3.4			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Delivered LTV Values** ...Base LTV Ratio Percent	Percent 3.4
255	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** *See Tab 12-Additional Implementation Notes*	Percent 3.4			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Delivered LTV Values** ...LTV Ratio Percent	Percent 3.4
256	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ For *Mortgages* with capitalized balances, enter the actual recomputed maturity date based on the actual principal and interest payment currently applicable. ◊ For *Mortgages* with principal curtailments, enter the date of the final monthly P&I payment as indicated on the *Note*, disregarding the effect of any curtailment.	YYYY-MM-DD			**Loan (Closing or Modification)** **.Note Information** **..Note Details** ...Loan Maturity Date	YYYY-MM-DD

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
257	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Numeric 3			**Loan (Closing or Modification)** .Note Information ..Note Details ...Loan Maturity Period Count	Numeric 3
258	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "Month" unless otherwise permitted by *Seller's* negotiated term.	Enumerated	Biweekly Month		**Loan (Closing or Modification)** .Note Information ..Note Details ...Loan Maturity Period Type	Enumerated
258.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	BiweeklyComparableMonthlyMaturityDate	For a loan with scheduled biweekly payments this is the alternative maturity date if the loan had scheduled monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 270-PaymentFrequencyType = "Biweekly" AND Sort ID 232-ConvertibleIndicator = "true"	**Value:** Enter the maturity date based on a monthly repayment schedule as indicated on the *Note*.	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..Note Details ...Biweekly Comparable Monthly Maturity Date	YYYY-MM-DD
259	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION	MODIFICATION	LoanModificationEffectiveDate	The date on which the change in the terms of the Note go into effect.	SubjectLoan	AtModification	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the effective date of the modification agreement for *Seller-Owned Modified Mortgages*. ◊ Enter the date on which the *Construction Conversion* or *Renovation Modification Agreement* was effective. (The related Guide Glossary term is "*Effective Date of Permanent Financing*.")	YYYY-MM-DD		IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Modification)** .Modification Information ..Modification Details ...Loan Modification Effective Date	YYYY-MM-DD
268	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ For subsidy buydown *Mortgages*, enter the monthly payment shown on the *Note* (without reference to the temporary subsidy buydown). ◊ For financed permanent buydown *Mortgages*, enter the initial P&I amount at the permanently bought down *Note Rate*.	Amount 9.2			**Loan (Closing or Modification)** .Note Information ..Note Details ...Initial Principal and Interest Payment Amount	Amount 9.2
269	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentBillingStatementLeadDaysCount	The number of days between the billing statement date and the payment due date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Numeric 3			**Loan (Closing or Modification)** .Product Information ..Daily Simple Interest (If Applicable) ...Payment Billing Statement Lead Days Count	Numeric 3
270	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "Monthly" unless otherwise permitted by *Seller's* negotiated term.	Enumerated	Biweekly Monthly		**Loan (Closing or Modification)** .Product Information ..Product Details ...Payment Frequency Type	Enumerated
272	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ For ARMS, must be the first day of the month. ◊ For Mortgages with capitalized balances, enter the value of LastPaidInstallmentDueDate.	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..Note Details ...Scheduled First Payment Date	YYYY-MM-DD
287	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the total number of monthly payments available from all Borrowers' reserves, as described in Guide Section 5501.2. ◊ In cases where the value for BorrowerReservesMonthlyPaymentCount is not a whole number, e.g., "1.5 months", round down to next whole number. ◊ "0" (zero) is an acceptable value.	Numeric 3			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Additional Underwriting Details ...Borrower Reserves Monthly Payment Count	Numeric 3
290	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the monthly debt payment as defined in Guide Section 5401.2. Round to the nearest dollar. ◊ For subsidy buydown *Mortgages*, enter the monthly debt payment calculated using the monthly housing expense determined using the *Mortgage* payment the Borrower is making at the time the Seller delivers the *Mortgage*. Round to the nearest dollar. ◊ For *Mortgages* for which the Borrower uses credit card, cash advance, or unsecured line of credit to pay fees, enter the monthly debt payment as defined in Guide Section 5401.2, including the amount charged or advanced when it is included in the *Borrower's* total outstanding debt. Round to the nearest dollar.	Numeric 9			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Additional Underwriting Details ...Total Liabilities Monthly Payment Amount	Numeric 9

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291	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter the aggregate of Sort ID 573-BorrowerQualifyingIncomeAmount for all *Borrowers*. Round to the nearest dollar.	Numeric 9			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Income Amount	Numeric 9
292	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the sum of the monthly charges for all Borrowers' *Primary Residences* (regardless of property usage type) as described in Guide Section 5401.1. Round to the nearest dollar. ◊ For second home or Investment Property *Mortgages*, enter the housing expense for all *Borrowers' Primary Residences*, not the housing expense of the subject property. Round to the nearest dollar. ◊ For subsidy buydown *Mortgages*, enter the monthly housing expense calculated using the Mortgage payment the *Borrower* is making at the time the *Seller* delivers the *Mortgage*. Round to the nearest dollar. ◊ For financed permanent buydown *Mortgages*, calculate using the initial P&I payment amount at the permanently bought down *Note Rate*. Round to the nearest dollar.	Numeric 9			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Additional Underwriting Details ...Total Monthly Proposed Housing Expense Amount	Numeric 9
293	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 294-RefinanceCashOutDeterminationType = "CashOut"	• **Format:** Enter as a positive number. • **Values:** ◊ Enter the *Note Amount* (Sort ID 319) minus the following amounts paid with the proceeds of the refinanced *Mortgage*: - Existing first lien (including prepayment penalty) - The amount paid on any subordinate liens secured by the *Mortgaged Premises* that were used in their entirety to purchase the subject property - *Closing Costs* - The outstanding balance of a land contract or contract for deed, per the requirements of Guide Section 4404.1 - A Property Assessed Clean Energy (PACE) or PACE-like obligation, per the requirements of Guide Section 4301.8 - The energy and/or water efficiency improvements, per the requirements of Guide Section 4606.4 - For CHOICERenovation^{SM} *Mortgages,* the renovations per the requirements of Guide Section 4607.8(b)	Amount 9.2			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Amount	Amount 9.2
294	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutDeterminationType	Specifies how the lender has classified a refinanced loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance"	**Values:** ◊ Enter "CashOut" for special purpose cash-out refinance *Mortgages* when cash was used to buy out the equity of a co-owner, per the requirements in Guide Section 4301.5. ◊ Enter "NoCashOut" for FRE-Owned "no cash-out" refinance *Mortgages* with expanded LTV/TLTV/HTLTV ratios, per the requirements in Guide Section 4301.4.	Enumerated	CashOut NoCashOut		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Determination Type	Enumerated
311	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the date on which the interest rate reflected on the note was locked with the *Borrower*. ◊ If the lock date is extended, and the extension results in a change to the interest rate that was originally locked, enter the date the price lock was extended. ◊ Do not enter the date that the aggregator locked in the rate with the correspondent. ◊ Enter only the date; the time will be ignored. ◊ This value corresponds with the Rate Set Date used in determining Sort ID 208-HMDARateSpreadPercent in accordance with the 2015 HMDA Final Rule.	YYYY-MM-DD			**Loan (Closing or Modification)** .Origination Information ..Origination Details ...Borrower Price Lock Date	YYYY-MM-DD
312	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** ◊ Enter the value of the index (Sort ID 110-IndexSourceType) used to generate the Settlement/Closing Disclosure Statement. ◊ Enter the value of the index used to calculate the initial *Note Rate* for an ARM (not taking into account any discounts or premiums). This is the value of the index in effect the day the Settlement/Closing Disclosure Statement provided to the *Borrower* was prepared.	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..ARM Details ...Disclosed Index Rate Percent	Percent 3.4

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
313	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	**Values:** Data point not required in "AtModification" container.	Enumerated	FirstLien		**Loan (Closing)** .Product Information ..Product Details ...Lien Priority Type	Enumerated
315	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "Purchase" for purchase transaction *Mortgages* .	Enumerated	Purchase Refinance		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Loan Details ...Loan Purpose Type	Enumerated
317	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Conventional" unless the *Mortgage* is a government loan. ◊ The related Guide Glossary term for "Conventional" is "*Home Mortgage* ." ◊ The related Guide Glossary term for "USDA Rural Housing" is "*Section 502 GRH Mortgage* ."	Enumerated	Conventional FHA Other USDARuralHousing VA		**Loan (Closing or Modification)** .Product Information ..Product Details ...Mortgage Type	Enumerated
318	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 317-MortgageType = "Other"		Enumerated	PublicAndIndianHousing		**Loan (Closing or Modification)** .Product Information ..Product Details ...Mortgage Type	Enumerated
319	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Amount 9.2		IF the delivered Mortgage **is not** converted, required to save the file in the Loan Selling Advisor.	**Loan (Closing or Modification)** .Note Information ..Note Details ...Note Amount*	Amount 9.2
320	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	**Values:** Enter values as specified on *Tab 12-Additional Implementation Notes.* ◊ Enter the date of *GreenCHOICE Mortgage* [SM] funding and not the anticipated date of final disbursement of the *Escrow Funds.*	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..Note Details ...Note Date	YYYY-MM-DD
321	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	• **Values:** Enter the original interest rate as indicated on the *Note* unless the *Mortgage* is one of the of the following: ◊ For subsidy buydown *Mortgages,* enter the rate shown on the *Note* (without reference to the temporary buydown subsidy). ◊ For financed permanent buydown *Mortgages* , enter the permanently bought down initial *Note Rate* . ◊ For *Construction Conversion* and *Renovation Mortgages,* enter the rate in effect for the *Permanent Financing.* ◊ For *Seller-Owned Modified Mortgages,* enter the rate in effect after modification. • **Format:** The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..Note Details ...Note Rate Percent	*Percent 3.3
322	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "LoanProspector" OR Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor"	**Definition:** The related Guide Glossary term is "Key Number." **Values:** ◊ Enter the *LP AUS Key Number* for all *Loan Product Advisor ® Mortgages,* including *Caution Mortgages.* ◊ For all Home Possible Mortgages, enter the *LP AUS Key Number* even if a Non-Loan Prospector or *Non-Loan Product Advisor®* Mortgage. ◊ For all Manufactured Homes, enter the *LP AUS Key Number* even if a Non-Loan Prospector or *Non-Loan Product Advisor®* Mortgage.	String 20			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Case Identifier	String 20

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
325	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType exists OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor") AND the loan received a risk classification	**Values:** ◊ Enter the applicable *Risk Class/Classification* for Loan Prospector® or *Loan Product Advisor® Mortgages.* ◊ For other AUS *Mortgages,* if permitted by *Seller's* negotiated terms, enter the recommendation provided by the AUS.	Enumerated	A1Accept A2Accept Accept Approve ApproveEligible C1Caution C2Caution Caution		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Underwriting Details** ...Automated Underwriting Recommendation Description	Enumerated
326	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 328-LoanManualUnderwritingIndicator = "false"	**Values:** ◊ For *Loan Prospector Mortgages,* enter "LoanProspector." ◊ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◊ Enter "Other" if "LoanProductAdvisor" was used to assess the loan. ◊ For all other automated underwriting system *Mortgages,* if permitted by *Seller's* negotiated terms, enter the applicable automated underwriting system.	Enumerated	Clues DesktopUnderwriter ECS LoanProspector Other Zippy		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Underwriting Details** ...Automated Underwriting System Type	Enumerated
327	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "Other"	**Values:** ◊ Enter "FirstMortgageCreditScore" if permitted by *Seller's* negotiated term. ◊ Enter "LoanProductAdvisor" if used to assess the loan.	Enumerated	FirstMortgageCreditScore LoanProductAdvisor		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Underwriting Details** ...Automated Underwriting System Type	Enumerated
328	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	• **Definition:** The related Guide Glossary term is "*Manually Underwritten Mortgage.*" • **Values:** **For Non-Loan Product Advisor® Mortgages:** ◊ Enter "true" if the loan was manually underwritten prior to delivery. **For Loan Product Advisor® Mortgages:** ◊ Enter "false" if the loan underwriting decision is not based on manual underwriting and is based on the recommendation from an automated underwriting system. ◊ Enter "true" if the *LP or LPA Risk Class/Classification* is "Caution" and the loan was manually underwritten prior to delivery.	Boolean	false true		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Underwriting Details** ...Loan Manual Underwriting Indicator	Boolean
332	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Parent Container:** ◊ Submit this LOAN container (Sort IDs 332-351) with origination data for modified loans being delivered to FRE ◊ Also submit a LOAN container with LoanStateType = "AtModification" (Sort IDs 93-331) with all data points updated to reflect the modified loan. Some values may not have changed.	Enumerated	SubjectLoan		N/A	Enumerated
332.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	**Parent Container:** Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers: ◊ One with AdjustmentRuleType = "First" to describe the *Initial Period* and *Initial Caps* of the original *Mortgage* prior to modification; and ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and *Periodic Caps* of the original *Mortgage* prior to modification.	Enumerated	First Subsequent		**Loan (Closing)** .**Note Information** ..**ARM Details** ...**First and Subsequent Adjustment**	Enumerated
332.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	**Values:** ◊ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◊ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			**Loan (Closing)** .**Note Information** ..**ARM Details** ...**First and Subsequent Adjustment** ....Per Change Rate Adjustment Frequency Months Count	Numeric 3
333	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter the amortization type of the original *Mortgage* prior to modification.	Enumerated	AdjustableRate Fixed		**Loan (Closing)** .**Product Information** ..**Product Details** ...Loan Amortization Type	Enumerated
335	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"		Enumerated	Simple		**Loan (Closing)** .**Product Information** ..**Product Details** ...Loan Amortization Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
337	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Definition:** The related Guide Glossary term is *"Balloon / Reset Mortgage."* **Values:** Enter *"false"* unless the original *Mortgage* had a balloon feature prior to modification.	Boolean	false true		**Loan (Closing)** **.Product Information** **..Product Details** ...Balloon Indicator	Boolean
337.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is *"Initial Period."* • **Values:** Enter the *Initial Period* of the original *Mortgage* prior to modification.	Numeric 3			**Loan (Closing)** **.Note Information** **..ARM Details** ...Initial Fixed Period Effective Months Count	Numeric 3
337.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter "true" if the original *Mortgage* had an *Initial Interest™* feature prior to modification.	Boolean	false true		**Loan (Closing)** **.Note Information** **..Interest Only Details** ...Interest Only Indicator	Boolean
338	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the original Note Date of the modified *Mortgage*. ◊ For *Construction Conversion* or *Renovation Mortgages* with Modification Documentation, enter the original Note Date of the *Interim Construction Financing* documentation.	YYYY-MM-DD			N/A	YYYY-MM-DD
339	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** Enter "AtClosing" to indicate that the associated loan data in this LOAN container is accurate as of the *Note Date*.	Enumerated	AtClosing		**Loan (Closing)**	Enumerated
340	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter the maturity date on the original *Note* prior to modification.	YYYY-MM-DD			**Loan (Closing)** **.Note Information** **..Note Details** ...Loan Maturity Date	YYYY-MM-DD
342	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter the payment frequency on the original *Note* prior to the modification.	Enumerated	Biweekly Monthly		**Loan (Closing)** **.Product Information** **..Product Details** ...Payment Frequency Type	Enumerated
344	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter the first payment date as stated on the *Note* prior to the modification.	YYYY-MM-DD			**Loan (Closing)** **.Note Information** **..Note Details** ...Scheduled First Payment Date	YYYY-MM-DD
345	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the original lien priority of the *Mortgage* prior to modification. ◊ For *Construction Conversion* or *Renovation Mortgages* with Modification Documentation, enter the lien priority of the *Interim Construction Financing* documentation.	Enumerated	FirstLien		**Loan (Closing)** **.Product Information** **..Product Details** ...Lien Priority Type	Enumerated
347	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Definition:** The related Guide Glossary term for "Conventional" is *"Home Mortgage*."	Enumerated	Conventional		**Loan (Closing)** **.Product Information** **..Product Details** ...Mortgage Type	Enumerated
349	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the original *Note* amount of the *Mortgage* prior to modification. ◊ For *Construction Conversion* or *Renovation Mortgages* with Modification Documentation, enter the Note amount of the *Interim Construction Financing* documentation.	Amount 9.2		This data point NOT required to save file in the Loan Selling Advisor.	**Loan (Closing)** **.Note Information** **..Note Details** ...Note Amount	Amount 9.2
350	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the original *Note Date*. ◊ For *Construction Conversion* or *Renovation Mortgages* with Modification Documentation, enter the original Note Date of the *Interim Construction Financing* documentation.	YYYY-MM-DD			**Loan (Closing)** **.Note Information** **..Note Details** ...Note Date	YYYY-MM-DD
351	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	• **Values:** Enter the *Interest Rate* as indicated on the original *Note*. • **Format:** The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4			**Loan (Closing)** **.Note Information** **..Note Details** ...Note Rate Percent	*Percent 3.3
352	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	Current	N/A	R	R	Required for all loans	*Note moved to "Saving Files In Loan Selling Advisor Column"*	Enumerated	SubjectLoan	Required to save the file in the Loan Selling Advisor.	N/A	Enumerated
354	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 232-ConvertibleIndicator = "true"	• **Definition:** Use for all convertible loans, not just ARM to Fixed. • **Values:** Enter "Exercised" when the conversion option has been exercised prior to delivery.	Enumerated	Active Exercised Expired		**Loan (Current)** **.Product Information** **..Conversion Details** ...Convertible Status Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
355	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	NextRateAdjustmentEffectiveDate	The date on which the next interest rate adjustment goes into effect.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Interest Change Date.*" • **Values:** Enter the next *Interest Change Date* occurring after the *Mortgage* is delivered to FRE.	YYYY-MM-DD			**Loan (Current)** **.Payment Information** **..ARM Details** ...Next Rate Adjustment Effective Date	YYYY-MM-DD
363	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND delivered through *Cash-Released XChange℠* OR IF applies	**Values:** ◊ For *Mortgages* with *Escrow* accounts sold through *Cash-Released XChange ℠*, enter the *Escrow* balance amount. ◊ For *Concurrent Transfer of Servicing* (CTOS) *Mortgages* with *Escrow* accounts, enter the *Escrow* balance amount. ◊ For *GreenCHOICE Mortgages ℠*, enter the *Escrow* balance amount sufficient to cover the cost of the energy and/or water efficiency improvements.	Amount 9.2			**Loan (Current)** **.Origination Information** **..Escrow Details** ...Escrow Balance Amount	Amount 9.2
364	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 366-EscrowMonthlyPaymentAmount ≥ "1"	**Values:** ◊ Enter the applicable value for each insurance or tax to be paid from *Escrow* . ◊ Enter "Other" if "Leasehold" is permitted by *Seller's* negotiated term.	Enumerated	See *Tab 8-Enumerations*		**Loan (Current)** **.Origination Information** **..Escrow Details** ...Escrow Item Type	Enumerated
365	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 364-EscrowItemType = "Other"	**Values:** Enter "Leasehold" if permitted by *Seller's* negotiated term.	Enumerated	See *Tab 8-Enumerations*		**Loan (Current)** **.Origination Information** **..Escrow Details** ...Escrow Item Type	Enumerated
366	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND loan delivered through *Cash-Released XChange ℠*	• **Values:** Enter the amount for the associated EscrowItemType. • **Format:** If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00."	Amount 9.2			**Loan (Current)** **.Origination Information** **..Escrow Details** ...Escrow Monthly Payment Amount	Amount 9.2
367	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE	INTEREST_CALCULATION_OCCURRENCE	CurrentAccruedInterestAmount	The dollar amount of interest accrued on the loan between the last paid installment date and the date reported.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Amount 9.2			**Loan (Current)** **.Payment Information** **..Other Payment Details (If Applicable)** **...Daily Simple Interest** ....Current Accrued Interest Amount	Amount 9.2
368	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	SubjectLoan	Current	N/A	CR	CR	IF applies		String 3			**Loan (Current)** **.Product Information** **..Product Details** ...Investor Feature Identifier	String 3
369	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	BaseGuarantyFeePercent	The guaranty fee rate prior to applying any adjustments, such as buyup/buydown. This can be specified in a price sheet, commitment, or other agreement. The guaranty fee is a portion of the interest on the loan that is paid to a party to ensure the timely payment of principal and interest to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
373	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuaranteeFeeAddOnIndicator	Indicates whether an eligible seller has elected the Add On or Post-Settlement delivery fees for a specific mortgage.	SubjectLoan	Current	N/A	CI	CR	IF applies		Boolean	false true		**Loan (Current)** **.Execution Information** **..Loan Level G-Fee Details** ...Guarantee Fee Add On Indicator	Boolean
374	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeeAfterAlternatePaymentMethodPercent	Contractual guaranty fee (after adjusting for the alternate payment method (APM) remittance cycle, if applicable) for an Mortgage Backed Security (MBS) pool mortgage.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
375	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeePercent	The guaranty fee rate after applying all adjustments to the guaranty fee, such as buyup/buydown. The guaranty fee is a portion of the interest on the loan that is paid to a party to guarantee the timely payment of interest and principal to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
376	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	**Values:** ◊ Enter "PropertyInspectionAlternative" OR "AutomatedCollateralEvaluation" OR "PropertyDataCollection" if assessed through *Loan Product Advisor ® (LPA)* and permitted by *LPA* . ◊ Enter "PropertyInspectionWaiver" OR "ValueAcceptance" if permitted by *Seller's* negotiated term.	Enumerated	AutomatedCollateralEvaluation PropertyDataCollection PropertyInspectionAlternative PropertyInspectionWaiver ValueAcceptance		**Loan (Current)** .Product Information ..Product Details ...Investor Collateral Program Identifier	Enumerated
378	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	R	R	Required for all loans	**Values:** The value must always be "100".	Percent 3.4			**Loan (Current)** .Product Information ..Product Details ...Investor Ownership Percent	Percent 3.4
379	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorProductPlanIdentifier	Specifies the investor identifier associated with the loan product being financed.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 10			N/A	N/A
380	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceDay	The day of the month on which principal and interest for the loan are remitted by the servicer to the investor.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	---DD			N/A	N/A
381	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceType	This describes the contractual accounting method used to calculate the funds received by the servicer from the borrower that are due to the investor.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
384	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LenderTargetFundingDate	The date the lender selects to have its whole loan purchase funded. Proceeds are typically wired to the lender 24 hours after the purchase of the loan. By selecting this date, the lender manages when the funds are to be wired.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	YYYY-MM-DD			N/A	N/A
385	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the associated security.	SubjectLoan	Current	N/A	CI	R	Required for all loans	**Values:** See *Tab 12-Additional Implementation Notes*	Amount 9.2			**Loan (Current)** .Payment Information ..Payment Details ...Loan Acquisition Scheduled UPB Amount	Amount 9.2
386	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	SubjectLoan	Current	N/A	CI	CR	IF applies	• **Values:** ◊ Enter the value as permitted by *Seller's* negotiated term. ◊ Enter in basis points, the increase or decrease amount of the Required Spread for each individual Mortgage allocated to a specific Guarantor or MultiLender Swap contract. ◊ Leave blank if not elected. • **Format:** Ignore the ULDDS format for this field. Enter the value as an integer. The system will divide the value by 10, which will insert a decimal point one place from the right of the number. So for a value of 4.5 basis points, enter "45" and the Loan Selling Advisor will insert a decimal between the "4" and the "5".	Percent 3.4			**Loan (Current)** .Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Basis Point Number	*Numeric
387	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownType	Specifies the type of buyup or buydown an eligible seller has elected to exercise for a specific mortgage.	SubjectLoan	Current	N/A	CI	CR	IF applies		Enumerated	Buydown Buyup BuyupBuydownDoesNotApply		**Loan (Current)** .Execution Information ..Loan Level Buyup/Buydown Details ...Loan Buyup Buydown Type	Enumerated
389	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanDefaultLossPartyType	Indicates the party that bears the default loss for the loan.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
391	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyType	Identifies the party responsible for marketing the property in case of default.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
392	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	ServicingTransferEffectiveDate	The date at which the transfer of servicing is effective as reflected on the Notice Of Assignment, Sale, Or Transfer of Servicing Rights document.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	YYYY-MM-DD			N/A	N/A
393	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT	LOAN_COMMENT	LoanCommentText	The text of the loan comment.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 100			N/A	N/A
394	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonResetIndicator	When true, indicates that the balloon loan has been reset.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 226-BalloonIndicator = "true"	**Values:** Enter "true" if the reset option has been exercised.	Boolean	false true		**Loan (Current)** .Product Information ..Reset Details ...Balloon Reset Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
395	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	The current interest rate, expressed as a percent, for this loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** Enter the value as of the *Funding Date* .	Percent 3.4			**Loan (Current)** .Payment Information ..ARM Details ...Current Interest Rate Percent	Percent 3.4
397	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	Indicates that a loan modification exists.	SubjectLoan	Current	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is a: ◊ *Seller-Owned Modified Mortgage,* ◊ *Construction Conversion* with Modification Documentation, or ◊ *Renovation Mortgage* with Modification Documentation .	Boolean	false true		**Loan (Current)** .Product Information ..Modification Details ...Mortgage Modification Indicator	Boolean
398.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	WarehouseLenderIndicator	An indicator denoting whether a Warehouse Bank is involved in the mortgage loan transaction through a relationship with the lender.	SubjectLoan	Current	N/A	CR	R	* Required for all loans *on and after the ULDD Phase 3 mandate*	• **Values:** Enter "true" if the Mortgage was subject to a warehouse financing arrangement at delivery. • **Definition:** The related Guide Glossary term is "Pledged Mortgages."	Boolean	false true		**Party** .Party Information ..Warehouse Lender Details ...Warehouse Lender Indicator	Boolean
398.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	RemoteOnlineNotarizationIndicator	When true, indicates an online notarial act was performed between a notary public and a principal using audio-visual technology instead of being physically present.	SubjectLoan	Current	N/A	R	R	Required for all loans	**Values:** ◊ Enter "true" for *Mortgages* with remote online notorization, as described in Guide Section 1401.16.	Boolean	false true		**Loan (Current)** .Product Information ..Product Details ...Remote Online Notarization Indicator	Boolean
398.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	WireInstructionReferenceIdentifier	A unique alphanumeric string representing a reference value for a predefined group of wire instructions.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 30			N/A	N/A
399	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorCommitmentIdentifier	The unique identifier of the commitment that states the terms under which a loan seller and an investor agree to exchange loans for funds, securities, or other assets.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A	N/A
400	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorContractIdentifier	A unique identifier for a group of loans identified as part of a cash pool or a security pool.	SubjectLoan	Current	N/A	CR	CR	IF applies	• **Parent Container:** The MISMO v3.0 schema allows only one data point per LOAN_IDENTIFIER container. For FRE, any or all of Sort IDs 400-403 may be required. If more than one of these data points is required for the delivered *Mortgage* , the LOAN _IDENTIFIER container must be repeated for each one. See XML samples provided in Appendix C. • **Values:** Enter the applicable contract number assigned by the Loan Selling Advisor.	String 30			N/A	String 30
400.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorLoanIdentifier	Account number assigned by the investor used for tracking on the investors systems.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A	N/A
401	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	CR	IF loan is registered with MERS	• **Parent Container:** See note for Sort ID 400. • **Format:** Valid values may not exceed 18 characters. • **Values:** If Sort ID 233-ENoteIndicator = "True", a MERS MIN will be required.	String 30			**Top of Screen** .MERS MIN Identifier AND **Loan (Current)** .Product Information ..Product Details ...MERS MIN Identifier	*String 18
402	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans	• **Parent Container:** See note for Sort ID 400. • **Format:** Values may not exceed 20 characters. • **Values:** Enter the Seller Loan Identifier, and not the Freddie Mac loan number.	String 30		Required to save the file in the Loan Selling Advisor.	**Top of Screen** .Seller Loan Identifier* AND **Loan (Current)** .Product Information ..Product Details ...Seller Loan Identifier	*String 20
403	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	CR	CR	IF applies	• **Parent Container:** See note for Sort ID 400. • **Format:** Values may not exceed 20 characters.	String 45			**Loan (Current)** .Product Information ..Product Details ...Servicer Loan Identifier	*String 20
403.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifier	The value of the identifier for the specified type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 403.2-LoanIdentifierType = "UniversalLoan"		String 45			N/A	String 45

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
403.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	IF applies		Enumerated	UniversalLoan		**Top of Screen** .Universal Loan Identifier AND **Loan (Current)** .Product Information ..Product Details ...Universal Loan Identifier	Enumerated
404	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	**Values:** ◊ Enter "EnergyConservation" for *Mortgages* that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for *Construction Conversion Mortgages* meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for *Renovation Mortgages* meeting the requirements of Guide Section 4602.3.	Enumerated	See Tab 8-Enumerations		**Loan (Current)** .Product Information ..Product Details ...Loan Program Identifier	Enumerated
405	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	Current	N/A	R	R	Required for all loans	**Values:** Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A	YYYY-MM-DD
406	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	Current	N/A	R	R	Required for all loans	*Note moved to "Saving Files In Loan Selling Advisor Column"*	Enumerated	Current	Required to save the file in the Loan Selling Advisor.	**Loan (Current)**	Enumerated
408.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusType	The status of the loans registration with MERS. A loan is registered one time with MERS with its Mortgage Identification Number (MIN). Various life of loan activities may alter the registration status such as a deactivation transaction.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 401-MERS_MINIdentifier exists	**Values:** ◊ Enter "Active" if the loan registration status is currently active on the MERS System. ◊ Enter "Other" if the loan registration status is not active or not registered on the MERS System.	Enumerated	Active Other		**Loan (Current)** .Product Information ..Product Details ...MERS Registration Status Type	Enumerated
408.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusTypeOtherDescription	A free-form text field used to capture the MERS Registration Status Type name if Other is selected as the MERS Registration Status Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 408.1-MERSRegistrationStatusType = "Other"	**Values:** Enter "NotRegisteredOnMERSSystem" if the loan registration status is not active or not registered on the MERS System.	Enumerated	NotRegisteredOnMERSSystem		**Loan (Current)** .Product Information ..Product Details ...MERS Registration Status Type	Enumerated
412	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 429-PrimaryMIAbsenceReasonType does not exist	**Values:** Enter a value between 5 and 10 characters as defined in Guide Exhibit 10.	String 50			**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Certificate Identifier	String 50
413	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	Essent MGIC Other Radian UGI		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	Enumerated
414	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	ArchMI Enact MIF NMI		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	Enumerated
416	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter the percent of the *Note* amount covered by the *Mortgage* insurance for conventional (non-governmental) loans. See Guide Section 4701.1 for required coverage levels.	Percent 3.4			**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Coverage Percent	Percent 3.4
422	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedAmount	The amount of the up-front premium that is financed.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 423-MIPremiumFinancedIndicator = "true"	**Values:** For *Mortgages* with financed mortgage insurance premiums, enter the dollar amount of the single payment premium.	Amount 9.2			**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Financed Amount	Amount 9.2
423	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedIndicator	Indicates whether mortgage insurance premium has been added to loan amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter "false" unless the mortgage insurance premium is included as part of the principal amount of the *Mortgage*.	Boolean	false true		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Financed Indicator	Boolean
426	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists OR Sort ID 430-PrimaryMIAbsenceReasonTypeOtherDescription = "NoMIBasedOnInvestorRequirements"	**Values:** ◊ Enter the source ("Borrower" or "Lender") of the payment of the premium(s). ◊ If the premiums are paid both monthly and upfront, enter the source of the monthly premium payment only. ◊ Enter "Other" if "Investor" is permitted by *Seller's* negotiated term.	Enumerated	Borrower Lender Other		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Source Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
427	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceTypeOtherDescription	A free-form text field to collect MI premium source when Other is selected for MI Premium Source Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Other"	**Values:** Enter "Investor" if permitted by *Seller's* negotiated term.	Enumerated	Investor		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Premium Source Type	Enumerated
429	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not exist	**Values:** ◊ Enter "NoMIBasedOnOriginalLTV" if: the LTV is less than or equal to 80% and the subject loan is not required to have mortgage insurance. ◊ Enter "Other" for *Enhanced Relief Refinance Mortgages,* if applicable. ◊ Enter "Other" as directed by *Seller's* negotiated term.	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...Primary MI Absence Reason Type	Enumerated
430	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 429-PrimaryMIAbsenceReasonType = "Other"	**Values:** ◊ Enter "NoMIBasedOnMortgageBeingRefinanced" for *Enhanced Relief Refinance Mortgages.* ◊ Enter "NoMIBasedOnInvestorRequirements" as directed by *Seller's* negotiated term.	Enumerated	IndemnificationInLieuOfMI NoMIBasedOnInvestorRequirements NoMIBasedOnMortgageBeingRefinanced RecourseInLieuOfMI		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...Primary MI Absence Reason Type	Enumerated
430.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL/EXTENSION/OTHER/MI_DATA_DETAIL_EXTENSION	MI_DATA_DETAIL_EXTENSION	MIInterestRateAdjustmentPercent	The percentage of the mortgage interest rate allocated to fund mortgage insurance premiums.	SubjectLoan	Current	N/A	CR	CR	IF [(Sort ID 426-MIPremiumSourceType = "Lender" OR Sort ID 427-MIPremiumSourceTypeOtherDescription = "Investor") AND Sort ID 430.2-MIPremiumPlanType = "Monthly"] OR [(Sort ID 430.2-MIPremiumPlanType = "Single" OR "Split") AND IF Available]	**Values:** Enter the ongoing monthly amount expressed as a percent.	Percent 3.4			**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Interest Rate Adjustment Percent	Percent 3.4
430.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL/EXTENSION/OTHER/MI_DATA_DETAIL_EXTENSION	MI_DATA_DETAIL_EXTENSION	MIPremiumPlanType	A value from a MISMO prescribed list that specifies the timing of up-front and recurring MI Premium payments.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists OR Sort ID 430-PrimaryMIAbsenceReasonTypeOtherDescription = "NoMIBasedOnInvestorRequirements"	**Values:** Enter "Single" for any single premium payment plan.	Enumerated	Annual Monthly Single Split		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Premium Plan Type	Enumerated
436	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PrincipalAndInterestPaymentAmount	The principal and interest amount that is part of the total payment being reported.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** Enter the value as of the *Funding Date.*	Amount 9.2			**Loan (Current)** **.Payment Information** **..ARM Details** ...Principal and Interest Payment Amount	Amount 9.2
438	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	AggregateLoanCurtailmentAmount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	SubjectLoan	Current	N/A	CR	CR	IF curtailments on the loan exist	**Values:** Enter the total of all curtailments received as of the *Funding Date.*	Amount 9.2			**Loan (Current)** **.Payment Information** **..Payment Details** ...Aggregate Loan Curtailment Amount	Amount 9.2
440	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	R	R	Required for all loans	• **Definition:** The related Guide Glossary term is "DDLPI (*Due Date of Last Paid Installment*)." • **Values:** See *Tab 12-Additional Implementation Notes.*	YYYY-MM-DD			**Loan (Current)** **.Payment Information** **..Payment Details** ...Last Paid Installment Due Date	YYYY-MM-DD
441	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaymentReceivedDate	The actual date the last payment by the borrower was received by the lender.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			**Loan (Current Tab)** **.Payment Information** **..Other Payment Details (If Applicable)** **...Daily Simple Interest** ....Last Payment Received Date	YYYY-MM-DD
442	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans		Amount 9.2			**Loan (Current)** **.Payment Information** **..Payment Details** ...Current UPB Amount	Amount 9.2
450	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	FNMHomeImprovementProductType	Denotes the Fannie Mae-specific home improvement product.	SubjectLoan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
451	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	**Values:** ◊ Enter "TexasEquity" for *Texas Equity Section 50(a)(6) Mortgages.* ◊ Enter "EnhancedReliefRefinance" for *Enhanced Relief Refinance Mortgages* if permitted under Guide Chapter 4304.	Enumerated	EnhancedReliefRefinance StreamlinedReliefRefinance TexasEquity		**Loan (Current)** **.Product Information** **..Product Details** ...Refinance Program Identifier	Enumerated
452	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	DelinquentPaymentsOverPastTwelveMonthsCount	The number of times during the past twelve months that the payment on the subject loan was delinquent.	SubjectLoan	Current	N/A	R	R	Required for all loans	**Definition:** See *Tab 12-Additional Implementation Notes* **Values:** For a loan with no delinquencies, enter "0".	Numeric 2			**Loan (Current)** **.Payment Information** **..Payment Details** ...Delinquent Payments Over Past Twelve Months Count	Numeric 2
459	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Parent Container:** ◊ Provide this LOAN Container with LoanStateType = "AtConversion" (Sort IDs 459 - 509) with data about the *Converted Mortgage*. ◊ Also provide a LOAN container with LoanStateType = "AtClosing" (Sort IDs 93-331) with data about the original loan prior to conversion.	Enumerated	SubjectLoan	IF the condition is met, required to save the file in the Loan Selling Advisor.	N/A	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
460	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	LatestConversionEffectiveDate	The most recent date on which a change in the terms of the loan, as described in the Note, became effective.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the *Conversion Date*.	YYYY-MM-DD		IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Conversion)** **.Conversion Information** ..Latest Conversion Effective Date	YYYY-MM-DD
461	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the loan amortization type of the *Converted Mortgage*.	Enumerated	Fixed	IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Conversion)** **.Product Information** ..Product Details ...Loan Amortization Type	Enumerated
463	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"		Enumerated	Simple		**Loan (Conversion)** **.Product Information** **..Product Details** ...Interest Calculation Type	Enumerated
464.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter "false" unless otherwise permitted by *Seller's* negotiated term.	Boolean	false true		**Loan (Conversion)** **.Product Information** **..Product Details** ...Balloon Indicator	Boolean
465	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the value of LatestConversionEffectiveDate	YYYY-MM-DD			N/A	YYYY-MM-DD
466	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter "AtConversion" to indicate that this LOAN Container provides data about the *Converted Mortgage*.	Enumerated	AtConversion	IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Conversion)**	Enumerated
467	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the maturity date of the resulting *Converted Mortgage*.	YYYY-MM-DD			**Loan (Conversion)** **.Conversion Information** ..Loan Maturity Date	YYYY-MM-DD
468	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the P&I payment as stated on the *Note* after the conversion.	Amount 9.2			**Loan (Conversion)** **.Conversion Information** ..Initial Principal and Interest Payment Amount	Amount 9.2
469	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the payment frequency of the *Converted Mortgage*.	Enumerated	Monthly		**Loan (Conversion)** **.Product Information** **..Product Details** ...Payment Frequency Type	Enumerated
471	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the date of the first scheduled *Mortgage* payment after conversion.	YYYY-MM-DD			**Loan (Conversion)** **.Conversion Information** ..Scheduled First Payment Date	YYYY-MM-DD
472	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Definition:** The related Guide Glossary term for "Conventional" is "*Home Mortgage*."	Enumerated	Conventional		**Loan (Conversion)** **.Product Information** **..Product Details** ...Mortgage Type	Enumerated
474	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the loan amount of the resulting *Converted Mortgage*.	Amount 9.2		IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Conversion)** **.Conversion Information** ..Note Amount	Amount 9.2
476	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	• **Values:** Enter the interest rate of the resulting converted *Note* in effect as of the *Conversion Date*. • **Format:** The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4			**Loan (Conversion)** **.Conversion Information** ..Note Rate Percent	*Percent 3.3

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
496	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	RelatedLoan		N/A	N/A
497	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AdjustableRate Fixed RateImprovementMortgage		N/A	N/A
499	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Boolean	false true		N/A	N/A
501	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A	N/A
502	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AtClosing		N/A	N/A
503	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Numeric 3			N/A	N/A
504	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	Month		N/A	N/A
506	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A	N/A
507	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	FirstLien		N/A	N/A
509	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Amount 9.2			N/A	N/A
510	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Related Loan	Current	N/A	CR	CR	IF subject loan has secondary financing	**FRE Conditionality:** ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◊ Note this data point also may be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	RelatedLoan	IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Current)** .Secondary Financing / Related Loan Information ..Related Loan	Enumerated
511	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	Related Loan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	**Values:** ◊ Enter the HELOC maximum credit line as of the *Note Date* of the *First Lien Mortgage*. If the maximum credit line has been modified, deliver the modified maximum amount. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC".	Amount 9.2			**Loan (Current)** .Secondary Financing / Related Loan Information ..Related Loan ...HELOC Details ....Current HELOC Maximum Balance Amount	Amount 9.2
512	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	Related Loan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	**Values:** ◊ Enter the disbursed amount (used portion) as of the *Note Date* of the *First Lien Mortgage*, not the maximum credit line amount. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". ◊ Enter "0" if no disbursements have occurred as of the *Note Date*.	Amount 9.2			**Loan (Current)** .Secondary Financing / Related Loan Information ..Related Loan ...HELOC Details ....HELOC Balance Amount	Amount 9.2
513	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	Related Loan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	**Values:** ◊ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd" ◊ Enter "true" IF Sort IDs 153 or 176 = "SecondaryFinancingHELOC" ◊ Note the value could be either "true" or "false" if Sort IDs 153 and 176 do not exist	Boolean	false true		**Loan (Current)** .Secondary Financing / Related Loan Information ..Related Loan ...HELOC Details ....HELOC Indicator	Boolean
513.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	Related Loan	Current	N/A	CR	CR	IF Sort ID 517-LienPriorityType exists	**Values:** Enter "false" unless secondary financing is an *Affordable Second*.	Boolean	false true		**Property** .Property Information ..Secondary Financing/Related Loan Information ...Loan Affordable Indicator (Related Loan)	Boolean

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ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
514	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Related Loan	Current	N/A	CR	CR	IF Sort ID 515-LoanStateType exists	• **Conditionality:** ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then at least one instance of this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. • **Values:** Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD		N/A		YYYY-MM-DD
515	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Related Loan	Current	N/A	CR	CR	IF subject loan has secondary financing	• **Conditionality:** ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then at least one instance of this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	Current		**Loan (Current)**	Enumerated
515.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	Related Loan	Current	N/A	CI	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 513-HELOCIndicator = "false" AND Sort ID 513.1-LoanAffordableIndicator = "true"	**Values:** ◊ Enter the dollar amount of the principal and interest payment as stated on the *Note* for the related loan. ◊ Enter "0" for Affordable Seconds® meeting the requirements of Guide Section 4204.2(a)(iv), where the principal and interest payment on the related loan is not due for the first five or more years following the Note Date.	Amount 9.2			**Loan (Current) .Secondary Financing/Related Loan Information ..Related Loan** ...Initial Principal And Interest Payment Amount	Amount 9.2
516	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	Related Loan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "false"	**Values:** ◊ Enter the balance of the closed-end subordinate *Mortgage*. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd".	Amount 9.2			**Loan (Current) .Secondary Financing / Related Loan Information ..Related Loan ...Closed-end Second** ....Current UPB Amount	Amount 9.2
517	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Related Loan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	**Values:** There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current", but each valid value for LienPriorityType may be used only once.	Enumerated	SecondLien ThirdLien FourthLien		**Loan (Current) .Secondary Financing / Related Loan Information ..Related Loan** ...Lien Priority Type	Enumerated
519	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	Related Loan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	**Values:** Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated	Conventional USDARuralHousing		**Loan (Current) .Secondary Financing / Related Loan Information ..Related Loan** ...Mortgage Type	Enumerated
525	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRAISER/APPRAISER_LICENSE	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser"	**Values:** ◊ Enter the state license number of the appraiser who completed the final estimate of value. ◊ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. ◊ When the appraiser is a trainee and: • Has a license identifier, deliver the trainee's license identifier • Does not have a license identifier, deliver the word "trainee" (lower case) ◊ When the appraiser is not a trainee and there is no supervisory appraiser, deliver the Appraiser License Identifier.	String 50			**Party .Party Information ..Appraiser Details** ...Appraiser License Identifier	String 50
528	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None"]		Enumerated	Appraiser		N/A	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
534	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRAISER_SUPERVISOR/APPRAISER_LICENSE	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	**Values:** ◊ Enter the state license number of the appraiser who completed the final estimate of value. ◊ Only enter the License or Certificate Number as indicated by the appraiser unless otherwise mandated by state law or regulation. ◊ When Sort ID 528-PartyRoleType "Appraiser" is a trainee: ▪ Always deliver the Appraiser Supervisor Identifier, whether or not the appraiser supervisor signed the appraisal AND whether or not the appraiser trainee has a license identifier. ◊ When the appraiser is not a trainee and there is no supervisory appraiser, leave the field blank (do not make any entry such as N/A or none).	String 50			**Party** .Party Information ..Appraiser Details ...Appraiser Supervisor Identifier	String 50
537	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription <> "DeskReview"] AND supervisor signed appraisal		Enumerated	AppraiserSupervisor		N/A	Enumerated
540	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist		String 30		IF the condition is met for the primary *Borrower,* required to save the file in the Loan Selling Advisor.	**Borrower** .Borrower Information ..Borrower ...Borrower Details ....First Name*	String 30
541	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist		String 35		IF the condition is met for the primary *Borrower,* required to save the file in the Loan Selling Advisor.	**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Last Name*	String 35
542	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist AND middle name exists		String 30			**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Middle Name	String 30
543	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist AND suffix name exists		String 4			**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Suffix Name	String 4
544	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType exists	**Values:** ◊ Enter the complete, unparsed name of the non-individual title holder of the *Mortgaged Premises* unless the *Borrower* is a *Living Trust.* ◊ If the *Borrower* is a *Living Trust,* indicate the complete unparsed name of the *Underwritten Settlor,* For example, "John W. Johnson"	String 100		Yes IF the primary borrower is a legal entity.	**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Non-Individual Borrower Name*	String 100
545	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	**Values:** Enter "Other" if the non-individual title holder of the *Mortgaged Premises* is a living trust or Native American Tribe or Tribal Organization.	Enumerated	Estate GovernmentEntity LimitedLiabilityCompany LimitedPartnership JointVenture NonProfitCorporation Other		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Non-Individual Borrower Type	Enumerated
546	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	CR	CR	IF Sort ID 545-LegalEntityType = "Other"	**Values:** Enter the applicable value for the non-individual title holder of the Mortgaged Premises.	Enumerated	LivingTrust NativeAmericanTribeOrTribalOrganization		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Non-Individual Borrower Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
548	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** ◊ Enter the complete mailing street address for the *Borrower* (excluding City, State, and ZIP). ◊ If AddressUnitIdentifier has NOT been provided, enter the unit number here, preceded by any USPS address unit designator (e.g., Apartment, Suite, Unit), if applicable. ◊ If the *Borrower's* mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Street Address	String 100
549	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressType	Specifies the type of address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		Enumerated	Mailing		Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Address Type	Enumerated
553	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 548-AddressLineText exists AND IF applies	• **Format:** Values may not exceed 12 characters. • **Values:** Enter only if the unit number has NOT been included in AddressLineText. Do NOT include the address unit designator (e.g., Apartment, Suite, Unit).	String 20			Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Address Unit Identifier	*String 12
554	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		String 50			Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....City Name	String 50
555	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at https://www.iso.org/iso-3166-country-codes.html	Enumerated			Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Country Code	Enumerated
557	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	**Format:** Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).	String 9			Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Postal Code	String 9
560	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	**Values:** ◊ If the *Borrower's* mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort ID 548. ◊ Enter state abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28-Postal Addressing Standards) for guidance about state codes.	Enumerated			Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....State Code	Enumerated
567	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")		Numeric 3			Borrower .Borrower Information ..Borrower ...Borrower Details ....Borrower Age at Application Years Count	Numeric 3
568	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")		YYYY-MM-DD			Borrower .Borrower Information ..Borrower ...Borrower Details ....Borrower Birth Date	YYYY-MM-DD
571	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Values:** ◊ Enter "Primary" if there is one *Borrower*. ◊ If there is more than one *Borrower*, enter "Primary" for one *Borrower* and "Secondary" for up to 4 additional *Borrowers*.	Enumerated	Primary Secondary	IF the condition is met for the primary *Borrower*, required to save the file in the Loan Selling Advisor.	Borrower .Borrower Information ..Borrower ...Borrower Details ....Borrower Classification Type*	Enumerated
572	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** ◊ Enter "true" if the mailing address of the primary *Borrower* or *Underwritten Settlor*, as applicable, is the same as the Mortgaged Premises. ◊ Enter "false" if the mailing address of the primary *Borrower* or *Underwritten Settlor*, as applicable, is not the same as the *Mortgaged Premises*. If applicable, see Section 1301.2(j) for mailing address requirements for *Borrowers* participating in an address confidentiality program.	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Borrower Mail To Address Same as Property Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
573	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	**Values:** Enter the stable monthly income, as defined in Guide Topic 5300, for each qualifying *Borrower*.	Numeric 9			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Underwriting Details** ....Borrower Qualifying Income Amount	Numeric 9
576	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF applies	**Values:** ◊ Enter the applicable value as required for *Home Possible Mortgages, HomeOne℠ Mortgages,* loans where all *Borrowers* have *Noncredit Payment References*, or as required in *Seller's* negotiated term. When required, at least one *Borrower* on the mortgage loan must complete homeownership education prior to loan closing. ◊ For *Home Possible Mortgages,* when required, at least one occupying *Borrower* on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "Other" if the *Borrower* did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization such as a non-profit Community Development Financial Institution (CDFI). ◊ Enter "GovernmentAgency" if the *Borrower* completed Freddie Mac's online CreditSmart® Homebuyer U tutorial OR if the homeownership education was provided by a Housing Finance Agency (HFA), OR if the homeownership education was provided by a for-profit Community Development Financial Institution (CDFI). ◊ Enter "HUDApprovedCounselingAgency" if the *Borrower* completed homeownership education that was provided by a HUD-approved nonprofit counseling agency. ◊ Do not enter "LenderTrainedCounseling". ◊ Enter "NoBorrowerCounseling" if the *Borrower* is not required to participate in homeownership education, such as for a refinance transaction.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....**First Time Homebuyer Details** .....Counseling Confirmation Type	Enumerated
577	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	**Values:** ◊ Enter "BorrowerDidNotParticipate" if the referenced *Borrower* did not participate in homeownership education, and the required homeownership education was completed by another *Borrower* on the loan. ◊ Enter "MortgageInsuranceCompany" if the counseling was a program provided by a mortgage insurance company. ◊ Enter "NonProfitOrganization" if the homeownership education was provided by a Community Development Financial Institution (CDFI), or a program that meets the standards of the National Industry Standards for Homeownership Education and Counseling.	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....**First Time Homebuyer Details** .....Counseling Confirmation Type	Enumerated
578	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF applies	**Values:** ◊ Enter the applicable value as required for *Home Possible Mortgages, HomeOne℠ Mortgages,* loans where all *Borrowers* have *Noncredit Payment References,* or as required in *Seller's* negotiated term. When required, at least one *Borrower* on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "BorrowerEducationNotRequired" if the *Borrower* is not required to participate in homeownership education, such as for a refinance transaction. ◊ Enter "Classroom" if instructor-led homeownership education was completed (not one-on-one). ◊ Enter "HomeStudy" if the *Borrower* completed Freddie Mac's online CreditSmart® Homebuyer U tutorial. ◊ Enter "Individual" if one-on-one counseling was performed. ◊ Enter "Other" if the Borrower did not participate in required counseling.	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....**First Time Homebuyer Details** .....Counseling Format Type	Enumerated
579	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 578-CounselingFormatType = "Other"	**Values:** ◊ Enter "BorrowerDidNotParticipate" if the referenced *Borrower* did not participate in homeownership education, and the required homeownership education was completed by an occupying *Borrower* on the loan.	Enumerated	BorrowerDidNotParticipate		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....**First Time Homebuyer Details** .....Counseling Format Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
580	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CI	O	N/A	Not Used	String 30			N/A	N/A
582	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	CI	O	N/A	Not Used	Boolean			N/A	N/A
583	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	CR	IF Sort ID 590-CreditScoreValue exists	**Values:** Enter "Other" if multiple credit repositories were used to support the *Borrower Credit Score*.	Enumerated	Equifax Experian Other TransUnion		**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Repository Source Type	Enumerated
584	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceTypeOtherDescription	Identifies the Credit Repository Source when Credit Repository Source Type is set to Other	N/A	N/A	Borrower	CR	CR	IF Sort ID 583-CreditRepositorySourceType = "Other"	**Values:** Enter the value that reflects the 2 or 3 credit repositories supporting the *Borrower Credit Score*.	Enumerated	EquifaxAndExperian EquifaxAndTransUnion ExperianAndTransUnion ExperianAndTransUnionAndEquifax		**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Repository Source Type	Enumerated
590	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	**Values:** Enter the *Underwriting Score* for each qualifying *Borrower* if such score exists. The related Guide Glossary term is "*Underwriting Score*."	Numeric 4			**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Score Value	Numeric 4
590.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL/EXTENSION/OTHER/CREDIT_SCORE_DETAIL_EXTENSION	CREDIT_SCORE_DETAIL_EXTENSION	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 590-CreditScoreValue exists		Enumerated	FICO10T FICO4 Vantage4		**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Score Category Version Type	Enumerated
591.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	CR	IF Sort ID 591.4-MergedCreditReportIndicator = "true"	**Values:** Enter the credit reference number associated with the *Borrower* CreditScoreValue.	String 30			**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Report Identifier	String 30
591.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 591.4-MergedCreditReportIndicator = "true"	**Values:** ◊ Enter "####" for Credit Repository Companies, where "####" is the 4-digit Credit Repository Company Code. ◊ Enter "#nnn" for Technical Affiliates, where "#" is the first digit of the credit Repository Company Code and "nnn" is the 3-digit Technical Affiliate Code. ◊ For current Credit Reporting Company and Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc	Enumerated			**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Score Provider Name	Enumerated
591.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	MergedCreditReportIndicator	A merged credit report is a combination of in-file credit reports from multiple repositories into a single report.	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	**Values**: Enter "true" if a merged credit report was the source for the *Borrower Credit Score*.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Merged Credit Report Indicator	Boolean
596	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Definition:** The MISMO v3.0 definition contains a legacy URLA section reference. The URLA section reference is 5b. About Your Finances, line M. **Values:** ◊ Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate that the *Borrower* has declared bankruptcy within the past 7 years.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Bankruptcy Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
597	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 69-PropertyUsageType = "Primary Residence"	**Definition:** The MISMO v3.0 definition contains a legacy URLA section reference. The URLA section reference is 5a. About this Property and Your Money for this Loan, line A. **Values:** ◊ Enter "true" if the *Borrower* is a *First-Time Homebuyer* as defined in the Guide Glossary. ◊ *Borrower* data must be delivered for each *First-Time Homebuyer* .	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....First Time Homebuyer Details .....Borrower First Time Homebuyer Indicator	Boolean
598	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	**Definition:** The MISMO v3.0 definition contains a legacy URLA section reference. The URLA section reference is 1a. Personal Information. **Values:** Enter "NonResidentAlien" only if permitted by Seller's negotiated term.	Enumerated	NonPermanentResidentAlien NonResidentAlien PermanentResidentAlien USCitizen		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Citizenship Residency Type	Enumerated
598.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	IntentToOccupyType	Borrowers answer to the question: Do you intend to occupy the property as your primary residence?	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Definition:** The URLA section reference is 5a, About this Property and Your Money for this Loan. **Values:** ◊ Enter "Yes" if the Borrower is a first-time homebuyer of the primary residence, or if applies. ◊ Enter "No" if the property will not be occupied as the *Borrower's* primary residence.	Enumerated	No Yes		**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Intent to Occupy Type	Enumerated
599	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Definition:** The MISMO v3.0 definition contains a legacy URLA section reference. The URLA section reference is 5b. About Your Finances, lines J and L. **Values:** ◊ Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the *Borrower* has been directly or indirectly obligated on a loan that resulted in foreclosure, or transfer of title in lieu of foreclosure, in the past 7 years. ◊ Enter "true" if any of the responses on the URLA are "yes" in Section 5b.About Your Finances, to questions J or L; or if indicated on the credit report, or other loan documents. ▪ PriorPropertyDeedInLieuConveyedIndicator (ULAD Unique ID 8.0036) ▪ PriorPropertyForeclosureCompletedIndicator (ULAD Unique ID 8.0042)	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Loan Foreclosure Or Judgment Indicator	Boolean
599.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL/EXTENSION/OTHER/DECLARATION_DETAIL_EXTENSION	DECLARATION_DETAIL_EXTENSION	PriorPropertyShortSaleCompletedIndicator	When true, indicates the Borrower has completed a short sale or pre-foreclosure sale where the Lender accepted less than full value for the outstanding mortgage balance within the past seven years.	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Values:** Enter "true" if the response on the redesigned URLA is "yes" in Section 5b.About Your Finances, to question K; or if indicated on the credit report, or other loan documents. Corresponds to PriorPropertyShortSaleCompletedIndicator in *Loan Product Advisor® (LPA)* Unique ID 275.00.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Intent to Occupy Type	Boolean
600	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	**Values:** Enter "true" if the *Borrower* is considered to be self-employed according to Guide Section 5304.1.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Employment Borrower Self Employed Indicator	Boolean
608.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* enter "true" if the gender was collected based on visual observation or name; otherwise enter "false". ◊ If the *Borrower* is a *Living Trust,* enter "true" if the gender of the *Underwritten Settlor* was collected based on visual observation or name; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Application taken in person .....The gender of the borrower was collected on the basis of visual observation or name	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
608.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values**: ◊ For each *Borrower*, enter "true" if the *Borrower* has selected the checkbox on the loan application "I do not wish to provide this information" related to Sex, or has refused to provide this information; otherwise enter "false". ◊ If the *Borrower* is a *LivingTrust*, enter "true" if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Sex, or has refused to provide this information; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Gender .....HMDA Gender Refusal Indicator	Boolean
608.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Values**: ◊ Enter the gender as provided by the *Borrower* on the loan application. If the *Borrower* did not provide the gender and the loan application was taken by face-to-face interview (including electronic media with video component), enter the gender collected based on visual observation or name. ◊ If the *Borrower* is a *Living Trust*, enter the gender of the *Underwritten Settlor*. ◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust*. ◊ If the loan application was taken via telephone interview, fax, mail, email or internet and the *Borrower* did not provide the gender information, enter "InformationNotProvidedUnknown".	Enumerated	ApplicantSelectedBothMaleAndFemale Female InformationNotProvidedUnknown Male NotApplicable		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Gender .....HMDA Gender Type	Enumerated
609.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY	HMDA_ETHNICITY	HMDAEthnicityType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values**: ◊ Enter the ethnicity as provided by the *Borrower* on the loan application. If the *Borrower* has reported Sort ID 609.2-HMDAEthnicityOriginType or Sort ID 609.3-HMDAEthnicityOriginTypeOtherDescription but did not report Sort ID 609.1-HMDAEthnicityType, leave Sort ID 609.1-HMDAEthnicityType blank. ◊ If the *Borrower* did not provide any ethnicity data and the loan application was taken by face-to-face interview (including electronic media with video component), enter the ethnicity collected based on visual observation or surname. ◊ If the *Borrower* is a *Living Trust*, enter the ethnicity of the *Underwritten Settlor*. ◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust*. ◊ If the loan application was taken via telephone interview, fax, mail, email or internet and the *Borrower* did not provide the ethnicity, enter "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication".	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Ethnicity .....HMDA Ethnicity Type	Enumerated
609.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity origin as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values**: ◊ For each *Borrower*, indicate any further designations reported on the loan application under "Hispanic or Latino". If the *Borrower* did not report this data on the loan application, leave Sort ID 609.2-HMDAEthnicityOriginType blank. ◊ If the *Borrower* has reported Sort ID 609.3-HMDAEthnicityOriginTypeOtherDescription but did not select "Other Hispanic or Latino" on the loan application, the lender may optionally report "Other"-in Sort ID 609.2-HMDAEthnicityOriginType. ◊ If the *Borrower* is a *Living Trust*, for the *Underwritten Settlor* indicate any further designations reported on the loan application under "Hispanic or Latino". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave Sort ID 609.2-HMDAEthnicityOriginType blank.	Enumerated	Cuban Mexican Other PuertoRican		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Ethnicity .....HMDA Ethnicity Origin Type	Enumerated
609.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity Origin Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values**: ◊ For each Borrower, indicate any further designations reported on the loan application under "Other Hispanic or Latino - Print origin:". If the Borrower did not report the data on the loan application, leave the field blank. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor indicate any further designations reported on the loan application under "Other Hispanic or Latino - Print origin:". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Ethnicity .....HMDA Ethnicity Origin Type Other Description	String 100

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
609.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* enter "true" if the ethnicity was collected based on visual observation or surname; otherwise enter "false". ◊ If the *Borrower* is a *Living Trust,* enter "true"-if the ethnicity of the *Underwritten Settlor* was collected based on visual observation or surname; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Application taken in person** .....The ethnicity of the borrower was collected on the basis of visual observation or surname	Boolean
609.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* enter "true" if the *Borrower* has selected the checkbox on the loan application "I do not wish to provide this information" related to Ethnicity, or has refused to provide this information; otherwise enter "false". ◊ If the *Borrower* is a *LivingTrust,* enter "false" unless the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Ethnicity, or has refused to provide this information. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Ethnicity** .....HMDA Ethnicity Refusal Indicator	Boolean
610.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* enter "true"-if the race was collected based on visual observation or surname; otherwise enter "false". ◊ If the *Borrower* is a *Living Trust,* enter "true" if the race of the *Underwritten Settlor* was collected based on visual observation or surname; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Application taken in person** .....The race of the borrower was collected on the basis of visual observation or surname	Boolean
610.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* enter "true" if the *Borrower* has selected the checkbox on the loan application "I do not wish to provide this information" related to Race, or has refused to provide this information; otherwise enter "false". ◊ If the *Borrower* is a *LivingTrust,* enter "true" if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Race, or has refused to provide this information; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Race** .....HMDA Race Refusal Indicator	Boolean
610.21	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherAsianDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Asian.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* indicate any further designations reported on the loan application under "Other Asian - *Print race:* ". If the *Borrower* did not report the data on the loan application, leave the field blank. ◊ If the *Borrower* is a *Living Trust,* for the *Underwritten Settlor* indicate any further designations reported on the loan application under "Other Asian - *Print race:* ". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Race** .....HMDA Race Designation Other Asian Description	String 100

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
610.22	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherPacificIslanderDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Pacific Islander.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* indicate any further designations reported on the loan application under "Other Pacific Islander - *Print race:* ". If the *Borrower* did not report the data on the loan application, leave the field blank. ◊ If the *Borrower* is a *Living Trust,* for the *Underwritten Settlor* indicate any further designations reported on the loan application under "Other Pacific Islander - *Print race:* ". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			**Borrower** .Borrower Information ..**Borrower** ...**Borrower Demographic Information** ....**Race** .....HMDA Race Designation Other Pacific Islander Description	String 100
610.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race designation as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander". If the *Borrower* did not report this data on the loan application, leave Sort ID 610.3-HMDARaceDesignationType blank. ◊ If the Borrower reported data in Sort ID 610.21-HMDARaceDesignationOtherAsianDescription, the lender may optionally report "OtherAsian" for Sort ID 610.3-HMDARaceDesignationType. If the Borrower reported data in Sort ID 610.22-HMDARaceDesignationOtherPacificIslanderDescription, the lender may optionally report "OtherPacificIslander" for Sort ID 610.3-HMDARaceDesignationType. ◊ If the *Borrower* is a *Living Trust,* for the *Underwritten Settlor* indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribalOrganization", leave Sort ID 610.3-HMDARaceDesignationType blank.	Enumerated	AsianIndian Chinese Filipino GuamanianOrChamorro Japanese Korean NativeHawaiian OtherAsian OtherPacificIslander Samoan Vietnamese		**Borrower** .Borrower Information ..**Borrower** ...**Borrower Demographic Information** ....**Race** .....HMDA Race Designation Type	Enumerated
610.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ Enter the race as provided by the *Borrower* on the loan application. If the *Borrower* has reported Sort ID 610.3-HMDARaceDesignationType, 610.21-HMDARaceDesignationOtherAsianDescription, or 610.22-HMDARaceDesignationOtherPacificIslanderDescription but did not report Sort ID 610.5-HMDARaceType, leave Sort ID 610.5-HMDARaceType blank. ◊ If the Borrower reported data in Sort ID 610.6-HMDARaceTypeAdditionalDescription, "AmericanIndianOrAlaskaNative" may be optionally reported. ◊ If the *Borrower* did not provide any race data and the loan application was taken by face-to-face interview (including electronic media with video component), enter the race collected based on visual observation or surname. ◊ If the *Borrower* is a *Living Trust,* enter the race of the *Underwritten Settlor.* ◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust.* ◊ If the loan application was taken via telephone interview, fax, mail, email or internet, and the Borrower did not provide the race, enter "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication".	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White		**Borrower** .Borrower Information ..**Borrower** ...**Borrower Demographic Information** ....**Race** .....HMDA Race Type	Enumerated
610.6	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceTypeAdditionalDescription	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* indicate any further designations reported on the loan application under "American Indian or Alaska Native - *Print name of enrolled or principal tribe:* ". If the *Borrower* did not report the data on the loan application, leave the field blank. ◊ If the *Borrower* is a *Living Trust,* for the *Underwritten Settlor* indicate any further designations reported on the loan application under "American Indian or Alaska Native - *Print name of enrolled or principal tribe:* ". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			**Borrower** .Borrower Information ..**Borrower** ...**Borrower Demographic Information** ....**Race** .....HMDA Race Type Additional Description (American Indian or Alaska Native Principal Tribe)	String 100

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
611	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	R	R	Required for all loans		Enumerated	Borrower	IF the condition is met for the primary *Borrower*, required to save the file in the Loan Selling Advisor.	**Borrower** **.Borrower Information** **..Borrower**	Enumerated
613	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Values:** ◊ Enter "IndividualTaxpayerIdentificationNumber" or "SocialSecurityNumber" for individual *Borrowers*. ◊ Enter "EmployerIdentificationNumber" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust*. ◊ If the *Borrower* is a *Living Trust*, enter either "IndividualTaxpayerIdentificationNumber" or "SocialSecurityNumber" of the *Underwritten Settlor* as defined in the Glossary.	Enumerated	EmployerIdentificationNumber IndividualTaxpayerIdentificationNumber SocialSecurityNumber		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** ....Taxpayer Identifier Type	Enumerated
614	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**ULDDS Format:** Valid format is NNNNNNNNN - Do not enter dashes.	String 9			**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** ....Taxpayer Identifier Value	String 9
620	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Document Custodian	CI	CR	IF Sort ID 621-PartyRoleType = "DocumentCustodian"	**Format:** Values may not exceed 7 characters. **Values:** ◊ Enter the Freddie Mac-supplied identifier for the *Document Custodian*. ◊ If *Document Custodian* is provided, Sort ID 646-PartyRoleType = "Servicer" and Sort ID 645-PartyRoleIdentifier for the *Servicer* must also exist.	String 50			N/A Import File Only	*String 7
621	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Document Custodian	CI	CR	IF Available AND [Sort ID 645-PartyRoleIdentifier AND Sort ID 646-PartyRoleType exist]		Enumerated	DocumentCustodian		N/A Import File Only	Enumerated
627	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOrigination Company	CR	CR	IF Sort ID 628-PartyRoleType = "LoanOriginationCompany"	• **FRE Conditionality:** This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • **Values:** Enter the Loan Origination Company's unique identifier (ID) as assigned by the Nationwide Mortgage Licensing System (NMLS), and Registry.	String 50			**Party** **.Party Information** **..Loan Originator Details** ...Loan Origination Company Identifier	String 50
628	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOrigination Company	R	R	Required for all loans		Enumerated	LoanOriginationCompany		N/A	Enumerated
634	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	CR	CR	IF Sort ID 637-PartyRoleType = "LoanOriginator"	• **FRE Conditionality:** This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • **Values:** ◊ Enter the loan officer's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry; or ◊ If a loan officer is exempt from obtaining or is not required to obtain a loan originator identifier through the NMLS, enter "1000".	String 50			**Party** **.Party Information** **..Loan Originator Details** ...Loan Originator Identifier	String 50

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
635	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorType	Specifies the type of party that originated the loan.	N/A	N/A	LoanOriginator	R	R	Required for all loans	**Values:** ◊ For *Retail Mortgages* as defined in the Glossary select "Lender". ◊ See related Guide Glossary terms for "*Mortgage Broker*" and "*Correspondent*", and select the applicable value.	Enumerated	Broker Correspondent Lender		**Party** **.Party Information** **..Loan Originator Details** ...Loan Originator Type	Enumerated
637	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	R	R	Required for all loans		Enumerated	LoanOriginator		N/A	Enumerated
639	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CR	CR	IF Sort ID 640-PartyRoleType = "LoanSeller"	**Values:** Submitted as part of login	String 50			**Screen Heading** .Seller/Servicer:	String 50
640	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	R	R	Required for all loans		Enumerated	LoanSeller		N/A	Enumerated
641.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	NotePayTo	CR	CR	IF Sort ID 641.2-PartyRoleType = "NotePayTo"	**Values:** ◊ Enter the name of the individual or legal entity listed on the *Note,* exactly as shown on the *Note.* ◊ If the name is longer than 100 characters, truncate the end of the name (do not abbreviate within the name).	String 100			**Party** **.Party Information** **..Mortgage Funder Details** ...Note Pay To (Company Name)	String 100
641.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	NotePayTo	R	R	Required for all loans	**Values:** Enter "NotePayTo" to indicate that the associated information applies to the entity funding the applicable *Mortgage,* as shown on the *Note.*	Enumerated	NotePayTo		N/A	Enumerated
641.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" or "Cooperative") OR (Sort ID 49-PUDIndicator = "true") AND the project EIN is available	**Values:** ◊ Enter "Other" if the Mortgage is secured by a unit in a condominium or Planned Unit Development (PUD), or if a Cooperative Share Loan (if permitted by *Seller's* negotiated term), and the Employer Identification Number (EIN) for the Homeowners Association (HOA), or Cooperative Housing Corporation, is available. ◊ For a unit located in a project having its own HOA within a Master or Umbrella PUD, the EIN is that of the HOA for the project. It is not the HOA EIN of the Master or Umbrella PUD.	Enumerated	Other		N/A	Enumerated
641.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	**Values:** Enter "HomeownersAssociation".	Enumerated	HomeownersAssociation		N/A	Enumerated
641.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		**Property** **.Property Information** **..Property Details** ...HOA or Cooperative Housing Corporation Taxpayer Identifier	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
641.6	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Homeowners Association	CR	CR	IF Sort ID 641.5-TaxpayerIdentifierType = "EmployerIdentificationNumber"	• **Values:** ◊ Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing Corporation. The EIN is also referred to as the Taxpayer Identification Number (TIN). ◊ If the unit is located in a project having its own HOA within a Master Association or Umbrella Planned Unit Development (PUD), enter the EIN of the HOA associated with the project. Do not enter the EIN of the Master Association or Umbrella PUD. • **ULDDS Format:** Valid format is NNNNNNNNN - Do not enter dashes.	String 9			**Property** .**Property Information** ..**Property Details** ...HOA or Cooperative Housing Corporation Taxpayer Identifier	String 9
641.7	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Housing Finance Agency	CI	CR	IF Sort ID 641.9-PartyRoleTypeOtherDescription = "HousingFinanceAgency"	**Format:** Values may not exceed 7 characters. **Values:** Enter the unique 7-character Freddie Mac-supplied identifier (Hnnnnnn) for the Housing Finance Agency sourcing the loan, if permitted by *Seller's* negotiated term.	String 50			**Party** .**Party Information** ..**Housing Finance Agency Details** ...Housing Finance Agency Identifier	*String 7
641.8	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "HFAAdvantage" or "HFAPreferred" OR IF applies		Enumerated	Other		N/A	Enumerated
641.9	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Housing Finance Agency	CI	CR	IF Sort ID 641.8-PartyRoleType = "Other"	**Values:** Enter "HousingFinanceAgency" for downpayment assistance provided by an HFA.	Enumerated	HousingFinanceAgency		N/A	Enumerated
642	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Payee	CI	O	N/A	Not Used	String 50			N/A	N/A
643	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Payee	CI	O	N/A	Not Used	Enumerated	Payee		N/A	N/A
645	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	CR	IF Sort ID 646-PartyRoleType = "Servicer"	**Format:** Values may not exceed 6 characters. **Values:** ◊ Enter the Freddie Mac-supplied identifier for the *Servicer*. ◊ If *Servicer* is provided, Sort ID 621-PartyRoleType = "DocumentCustodian" and Sort ID 620-PartyRoleIdentifier for the *Document Custodian* must also exist.	String 50		**N/A**		*String 6
646	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	CR	IF Available AND [Sort ID 620-PartyRoleIdentifier AND Sort ID 621-PartyRoleType exist)		Enumerated	Servicer	**N/A**		Enumerated
650.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Warehouse Lender	CR	CR	IF Sort ID 650.2-PartyRoleType = "WarehouseLender"	**Values:** Enter the unique identifier for the *Warehouse Lender* provided by Freddie Mac.	String 50			**Party** .**Party Information** ..**Warehouse Lender Details** ...Warehouse Lender Identifier	String 50
650.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Warehouse Lender	CR	CR	IF 398.1-WarehouseLenderIndicator = "true"		Enumerated	WarehouseLender		N/A	Enumerated
651	MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 3			N/A	N/A

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
652	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	CI	O	N/A	Not Used	String 50		N/A		N/A
653	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	CI	O	N/A	Not Used	Enumerated	DocumentCustodian	N/A		N/A
655	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CI	O	N/A	Not Used	String 50		N/A		N/A
656	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	CI	O	N/A	Not Used	Enumerated	LoanSeller	N/A		N/A
658	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	O	N/A	Not Used	String 50		N/A		N/A
659	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	O	N/A	Not Used	Enumerated	Servicer	N/A		N/A
661	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAccrualRateStructureType	Specifies the structure used to determine the accrual interest rate for the pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated		N/A		N/A
662	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAmortizationType	A classification or description for a pool of loans generally based on the variability of the rate or payment over time.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated		N/A		N/A
664	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAssumabilityIndicator	Indicates whether the pool is backed by loans that are assumable by another borrower.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true	N/A		N/A
665	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolBalloonIndicator	Indicates whether or not the pool is backed by loans on which a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true	N/A		N/A
666	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolFixedServicingFeePercent	The servicing fee to be used in determining the rate of interest that accrues on a mortgage backed security (MBS) pool that has a weighted-average structure based on a fixed servicing fee.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4		N/A		N/A
667	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIdentifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable data points. See Pool Prefix Identifier or Pool Suffix Identifier.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 20		N/A		N/A
669	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment for a pool of loans.	N/A	N/A	N/A	CI	O	N/A	Not Used	Numeric 3		N/A		N/A

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
670	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestOnlyIndicator	Indicates whether a pool is backed by loans with interest-only payments.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true	N/A		N/A
671	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated for a pool. This field is used in conjunction with Pool Interest Rate Rounding Type, which indicates how the rounding should occur.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4		N/A		N/A
672	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingType	Indicates how the interest rate is rounded when a new interest rate is calculated for a pool of loans.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated		N/A		N/A
673	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInvestorProductPlanIdentifier	Identifies the plan of the varying loan payment and/or rate change characteristics for a pool of loans issued by the servicer.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 10		N/A		N/A
674	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIssueDate	The date a mortgage-backed security is issued to investors.	N/A	N/A	N/A	CI	O	N/A	Not Used	YYYY-MM-DD		N/A		N/A
675	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMarginRatePercent	The factor that is added to the ARM index value to calculate the pool accrual rate.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4		N/A		N/A
676	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMaximumAccrualRatePercent	The maximum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4		N/A		N/A
677	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMinimumAccrualRatePercent	The minimum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4		N/A		N/A
678	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMortgageType	Specifies mortgage type of the loans for the pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated		N/A		N/A
680	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolOwnershipPercent	Identifies the percentage amount of the pool owned by the investor.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4		N/A		N/A
681	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolScheduledRemittancePaymentDay	Indicates the day of the month the servicer must remit the scheduled pass-through payment to the certificate holders of a particular pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	---DD		N/A		N/A
682	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSecurityIssueDateInterestRatePercent	The security interest rate, expressed as a percent, for the pool as of the security issue date.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4		N/A		N/A
683	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolStructureType	Denotes the type of mortgage-backed security structure.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated		N/A		N/A
685	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSuffixIdentifier	Suffix associated with the pool identifier.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 10		N/A		N/A
686	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	SecurityTradeBookEntryDate	The date that the security will be delivered to the designated book entry account.	N/A	N/A	N/A	CI	O	N/A	Not Used	YYYY-MM-DD		N/A		N/A
686.1	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/POOL_DETAIL_EXTENSION	POOL_DETAIL_EXTENSION	GovernmentBondFinanceIndicator	Indicates that the pool is to back securities for use as collateral for a state or local housing bond financing program (BFP).	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean		N/A		N/A
687	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanDeliveryFilePreparer	R	R	Required for all files	**Values:** ◊ For vendor-built systems, enter Freddie Mac-assigned six digit Vendor Number ◊ For seller-built systems, enter Freddie Mac-assigned six digit Seller Number	String 50		N/A Import File Only		String 50

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
688	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanDeliveryFilePreparer	R	R	Required for all files	**Values:** Used to identify the vendor or lender system creating the XML file.	Enumerated	LoanDeliveryFilePreparer		N/A Import File Only	Enumerated

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
12/14/2021	2	5/22/2023	Revision	• Impl Notes • Enums	MESSAGE/ABOUT_VERSIONS/ ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	**Values:** Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. For Phase 4a, the ~~This~~ version is FRE ~~5~~4.0.0.	String 10	FRE 5.0.0 ~~FRE 4.0.0~~		N/A Import File Only	String 10
9/12/2023	2	07/28/2025	• Revision	• Impl Notes • Enums	MESSAGE/ABOUT_VERSIONS/ ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	**Values:** Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. For Phase 54a, the version is FRE ~~5~~6.0.0.	String 10	FRE ~~5~~6.0.0		N/A Import File Only	String 10
9/12/2023	10	07/28/2025	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERAL /COLLATERAL/PROPERTIES/PR OPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter the complete street address for the property (excluding City, State, and ZIP). ◊ If AddressUnitIdentifier has NOT been provided, enter the unit number here, preceded by any USPS address unit designator (e.g., Apartment, Suite, Unit), if applicable.	String 100			**Property** **.Property Information** **..Subject Property Address** ...Street Address	String 100
9/12/2023	13	07/28/2025	• ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERAL /COLLATERAL/PROPERTIES/PR OPERTY/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	N/A	CR O	CR O	IF applies ~~N/A~~	• **Format:** Values may not exceed 12 characters. • **Values:** Enter only if the unit number has NOT been included in AddressLineText. Do NOT include the address unit designator (e.g., Apartment, Suite, Unit). ~~For Future Use~~	String 20		~~N/A~~ **Property** **.Property Information** **..Subject Property Address** ...Address Unit Identifier	~~N/A~~ *String 12
12/14/2021	42	11/3/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERALS /COLLATERAL/PROPERTIES/PR OPERTY/PROJECT/PROJECT_D ETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" OR "Cooperative"	• **Definition:** Identifies the type of condominium project review that was completed for the subject property. • **Values:** *See Tab 12-Additional Implementation Notes*	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ProjectEligibilityReviewService StreamlinedReview		**Property** **.Property Information** **..Condominium Details** ...Project Classification Identifier	Enumerated
9/12/2023	42	09/01/2022	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERALS /COLLATERAL/PROPERTIES/PR OPERTY/PROJECT/PROJECT_D ETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" OR "Cooperative"	• **Definition:** Identifies the type of condominium project review that was completed for the subject property. • **Values:** *See Tab 12-Additional Implementation Notes*	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview ~~ProjectEligibilityReviewService~~ StreamlinedReview		**Property** **.Property Information** **..Condominium Details** ...Project Classification Identifier	Enumerated
9/12/2023	49.3	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERALS /COLLATERAL/PROPERTIES/PR OPERTY/PROJECT/PROJECT_D ETAIL/EXTENSION/OTHER/PR OJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FRECondoProjectAdvisorProjectAssessmentRequestIdentifier	The unique identifier for a condominium project assessment assigned by Freddie Mac's Condo Project Advisor.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND IF applies	**Values:** Enter the 'Project Assessment Results #' received on the Condo Project Advisor® *Feedback Certificate* .	Numeric 10			**Property** **.Property Information** **..Condominium Details** ...Condo Project Advisor Project Assessment Request Identifier	Numeric 10
9/12/2023	49.4	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERALS /COLLATERAL/PROPERTIES/PR OPERTY/PROJECT/PROJECT_D ETAIL/EXTENSION/OTHER/PR OJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FRECondoProjectAdvisorProjectWaiverRequestIdentifier	The unique identifier for a Project Waiver Request (PWR) assigned by Freddie Mac's Condo Project Advisor.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND IF applies	**Values:** Enter the 'Condo Project Waiver Request #' received on the Condo Project Advisor® *Feedback Certificate* .	Numeric 10			**Property** **.Property Information** **..Condominium Details** ...Condo Project Advisor Project Waiver Request Identifier	Numeric 10
9/12/2023	51	07/28/2025	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERALS /COLLATERAL/PROPERTIES/PR OPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ◊ Enter "SiteBuilt" if: • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing. ◊ Enter "Other" if "Container" OR "ThreeDimensionalPrintingTechnology" was used.	Enumerated	Manufactured Other SiteBuilt		**Property** **.Property Information** **..Construction Details** ...Construction Method Type	Enumerated
9/12/2023	52	07/28/2025	• ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERALS /COLLATERAL/PROPERTIES/PR OPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction Method Type.	N/A	N/A	N/A	CR O	CR O	IF Sort ID 51-ConstructionMethodType = "Other" ~~N/A~~	~~For Future Use~~	Enumerated	Container ThreeDimensionalPrintingTechnology		**Property** **.Property Information** **..Construction Details** ...Construction Method Type	Enumerated
9/12/2023	63	03/28/2022	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/DEAL/COLLATERALS /COLLATERAL/PROPERTIES/PR OPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Leasehold" if the Mortgage meets the requirements for a Community Land Trust Mortgage as specified in Guide Section 4502. ◊ Enter "Other" if "LifeEstate" is permitted by *Seller's* negotiated term.	Enumerated	FeeSimple Leasehold Other		**Property** **.Property Information** **..Property Details** ...Property Estate Type	Enumerated

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
9/12/2023	63	07/28/2025	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Leasehold" if the Mortgage meets the requirements for a Community Land Trust Mortgage as specified in Guide Section 4502. ◊ Enter "Other" if "LifeEstate" is permitted by *Seller's* negotiated term.	Enumerated	FeeSimple Leasehold ~~Other~~		**Property .Property Information ..Property Details** ...Property Estate Type	Enumerated
9/12/2023	64	07/28/2025	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL~~	~~PROPERTY_DETAIL~~	~~PropertyEstateTypeOtherDescription~~	~~A free-form text field used to collect additional information when "Other" is selected for Property Estate Type.~~	~~N/A~~	~~N/A~~	~~N/A~~	~~CR~~	~~CR~~	~~IF Sort ID 63-PropertyEstateType = "Other"~~	~~Values: Enter "LifeEstate" if permitted by *Seller's* negotiated term.~~	~~Enumerated~~	~~LifeEstate~~		~~**Property .Property Information ..Property Details** ...Property Estate Type~~	~~Enumerated~~
12/14/2021	67	12/14/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <> "None"	• **Note:** For applications taken on the ~~redesigned~~ URLA, the "Year Built" is no longer collected. • **Values:** ◊ Enter the year the property was built from the appraisal. ◊ ~~If this data is not available from the appraisal, enter the "Year Built", if collected on the URLA.~~ ◊ Enter "9999" if Home Value Explorer® (HVE) was used to value the subject property.	YYYY			**Property .Property Information ..Property Details** ...Property Structure Built Year	YYYY
9/12/2023	77	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF [Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR ~~"PriorAppraisalUsed"~~"HybridAppraisal"] AND Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"	• **Values:** If the subject property was valued by an interior appraisal: ◊ Include only above-grade bedrooms for 1-unit properties. ◊ Include both above and below-grade bedrooms for 2-4 unit properties. ◊ For investment properties, enter the number of bedrooms for each dwelling unit. If Sort ID 57- FinancedUnitCount = "3", enter the number of bedrooms for all 3 units. ◊ For primary residences with more than one unit, enter the number of bedrooms for each non-owner occupied unit as indicated on the appraisal. If Sort ID 57-FinancedUnitCount = "3", and one of the units is owner-occupied, enter the number of bedrooms for the 2 non-owner-occupied units. ◊ Enter "0" for any unit that is a studio/efficiency.	Numeric 2			**Property .Property Information ..Property Details** ...Bedroom Count	Numeric 2
9/12/2023	78	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR ~~"PriorAppraisalUsed"~~"HybridAppraisal") AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	• **Values:** If the subject property was valued by an interior appraisal: ◊ For investment properties, enter the gross monthly rental income for each dwelling unit as indicated on the signed lease(s) for the *Mortgaged Premises*, of the subject property. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for all 3 units. ◊ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the *Mortgaged Premises*. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for the 2 non-owner occupied units. ◊ If there is no active lease for a unit, or the *Borrower* rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. • **Format:** Round values to the nearest dollar.	Numeric 9			**Property .Property Information ..Property Details** ...Property Dwelling Unit Eligible Rent Amount	Numeric 9
9/12/2023	82	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType ~~= "DriveBy" OR~~ "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview"] <> "AutomatedValuationModel" OR "None"]	**Values:** ◊ For conventional *Mortgages* only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal™ (UCDP™). ◊ If a field review is used to value the subject property, enter the Document File Identifier used for the original appraisal.	String 10			**Property .Property Information ..Appraisal/Property Valuation Details** ...Appraisal Identifier	String 10
12/14/2021	83	10/6/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter the value that was used to calculate the LTV for the delivered loan. ◊ ~~Enter the appraised value if used.~~ ◊ ~~Enter the value supported by Home Value Explorer® (HVE) if used.~~ ◊ ~~Enter the purchase price if used.~~ ◊ ~~Enter the estimated market value after completion of the energy and/or water efficiency improvements for GreenCHOICE Mortgages℠.~~ ◊ Enter the value as instructed in *Seller's* negotiated terms as applicable. ◊ ~~Enter the appraised value determined in accordance with Section 4406.1(g)(ii), for *Mortgages* secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure.~~ ◊ ~~Enter the appraised value determined in accordance with Section 4502.8, for *Community Land Trust Mortgages*.~~	Numeric 9			**Property .Property Information ..Appraisal/Property Valuation Details** ...Property Valuation Amount	Numeric 9

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
12/14/2021	85	12/14/2021	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview"]	**Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Phase 3 Additional Implementation Notes*. ◊ Enter "Other" if a One Unit Residential Appraisal Desk Review Report was used.	Enumerated	*See Tab 8-Enumerations* ~~DesktopUnderwriterPropertyInspectionReport~~		**Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type**	Enumerated
9/12/2023	85	03/06/2022	• Revision	• FRE Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed" OR "DesktopAppraisal") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview"]	**Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Additional Implementation Notes*. ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See *Tab 8-Enumerations*		**Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type**	Enumerated
9/12/2023	85	08/02/2023	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed" OR "DesktopAppraisal") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview"]	**Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Additional Implementation Notes*. ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See *Tab 8-Enumerations*		**Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type**	Enumerated
9/12/2023	85	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType ~~= "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed"~~ OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "DeskReview" OR "FieldReview"~~ <> "AutomatedValuationModel" OR "None"]~~	**Note: For appraisals using the new UAD 3.6, Sort ID 85-PropertyValuationFormType is no longer collected.** **Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Additional Implementation Notes*. ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See *Tab 8-Enumerations*		**Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type**	Enumerated
9/12/2023	85	07/28/2025	• Revision	• FRE Cond Dets • Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND (Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None") AND IF Applies	**Note: For appraisals using the new UAD 3.6, Sort ID 85-PropertyValuationFormType is no longer collected.** **Values:** ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Additional Implementation Notes*. ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See *Tab 8-Enumerations*		**Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Form Type**	Enumerated
9/12/2023	89	06/03/2024	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan: ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "DesktopAppraisal" if a desktop appraisal was used to value the subject property. ◊ Enter "DriveBy" if an exterior-only appraisal was used to value the subject property. ◊ Enter "FullAppraisal" if an interior and exterior inspection appraisal was used to value the subject property. ◊ Enter "None" if an appraisal waiver was used to originate the *Mortgage*. ◊ Enter "Other" if a desk review or field review was used to value the subject property. ~~◊ Do not enter "PriorAppraisalUsed".~~ ◊ Enter the values as instructed in *Seller's* negotiated terms for all other property valuation method types.	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other ~~PriorAppraisalUsed~~		**Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Method Type**	Enumerated
9/12/2023	90	06/03/2024	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	**Values:** ◊ Enter "DeskReview" if a desk review was used to value the subject property. ◊ Enter "FieldReview" if a field review was used to value the subject property. ◊ Enter "HybridAppraisal" if a hybrid appraisal was used to value the subject property.	Enumerated	DeskReview FieldReview HybridAppraisal		**Property .Property Information ..Appraisal/Property Valuation Details ...Property Valuation Method Type**	Enumerated
12/14/2021	90.1	5/22/2023	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION	DEED_RESTRICTION	DeedRestrictionTermMonthsCount	Length of period in which the resale restrictions may remain in place on the property.	N/A	N/A	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "IncomeBasedDeedRestrictionsTerminate" OR "IncomeBasedDeedRestrictionsSurvive"	**Values:** ◊ Enter the length of the period (in months) in which the resale restrictions may remain in place on the property. ◊ Enter "0" if not known.	Numeric 3	TBD		TBD	Numeric 3

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
9/12/2023	90.1	05/22/2023	• Revision	• Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION	DEED_RESTRICTION	DeedRestrictionTermMonthsCount	Length of period in which the resale restrictions may remain in place on the property.	N/A	N/A	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "IncomeBasedDeedRestrictionsTerminate" OR "IncomeBasedDeedRestrictionsSurvive"	Values: ◊ Enter the length of the period (in months) in which the resale restrictions may remain in place on the property. ◊ Enter "0" if not known.	Numeric 3			TBD Property .Property Information ..Affordable Details ...Deed Restriction Term Months Count	Numeric 3
12/14/2021	90.2	5/22/2023	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT/ENERGY_IMPROVEMENT_ITEMS/ENERGY_IMPROVEMENT_ITEM	ENERGY_IMPROVEMENT_ITEM	RenewableEnergyComponentType	A value from a MISMO prescribed list that specifies the type of renewable energy component present on the site.	N/A	N/A	N/A	CI	CR	IF Sort ID 244.1-EnergyImprovementAmount > "0" OR IF Applies	Values: ◊ Enter "Geothermal" for heat energy derived from the earth. ◊ Enter "OtherEnergyComponent" for other source. ◊ Enter "Solar" for energy derived from the sun. ◊ Enter "WindTurbine" if electrical energy is obtained using wind.	Enumerated	Geothermal OtherEnergyComponent Solar WindTurbine		TBD	Enumerated
9/12/2023	90.2	05/22/2023	• Revision	• Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT/ENERGY_IMPROVEMENT_ITEMS/ENERGY_IMPROVEMENT_ITEM	ENERGY_IMPROVEMENT_ITEM	RenewableEnergyComponentType	A value from a MISMO prescribed list that specifies the type of renewable energy component present on the site.	N/A	N/A	N/A	CI	CR	IF Sort ID 244.1-EnergyImprovementAmount > "0" OR IF applies	Values: ◊ Enter "Geothermal" for heat energy derived from the earth. ◊ Enter "OtherEnergyComponent" for other source. ◊ Enter "Solar" for energy derived from the sun. ◊ Enter "WindTurbine" if electrical energy is obtained using wind.	Enumerated	Geothermal OtherEnergyComponent Solar WindTurbine		TBD Property .Property Information ..Affordable Details ...Renewable Energy Component Type	Enumerated
12/14/2021	91	10/6/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Values: ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 4203.2. ◊ For GreenCHOICE Mortgages ℠, the value used to calculate TLTV is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. ◊ For financed permanent buydown Mortgages, calculate using the Mortgage amount that includes the financed discount points. ◊ For super conforming Mortgages, calculate using the lower of the appraised value, field review value, or sales price.	Percent 3.4			Total Loans .Additional LTV Details ..Delivered LTV Values ...Combined LTV Ratio Percent	Percent 3.4
12/14/2021	92	10/6/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Values: ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2. ◊ For Financed Permanent Buydown Mortgages, calculate using a Mortgage amount that includes the financed discount points. ◊ For GreenCHOICE Mortgages℠, the value used to determine the HTLTV ratio is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. ◊ For super conforming Mortgages, calculate using a value that is the least of the appraised value, field review value, or sales price. ◊ For Mortgages secured by properties subject to resale restrictions that terminate upon foreclosure (or the expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure, calculate using the appraised value determined in accordance with Section 4406.1(g)(ii), if applicable. ◊ For Community Land Trust Mortgages, calculate using the appraised value determined in accordance with Section 4502.8.	Percent 3.4			Total Loans .Additional LTV Details ..Delivered LTV Values ...Home Equity Combined LTV Ratio Percent	Percent 3.4
12/14/2021	138	1/1/2022	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Values: ◊ Enter "AdjustableRate" for an ARM. ◊ Enter "Fixed" for fixed-rate Mortgages. ◊ Enter "RateImprovementMortgage" for Affordable Merit Rate Mortgages.	Enumerated	AdjustableRate Fixed RateImprovementMortgage		Loan (Closing or Modification) .Product Information ..Product Details ...Loan Amortization Type	Enumerated
12/14/2021	158	9/1/2021	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 157-OtherFundsCollectedAtClosingAmount ≥ "1"	Values: Enter values as specified on Tab 12-Phase 3 Additional Implementation Notes.	Enumerated	AdvancedPITIPayment EscrowFunds Other PrincipalCurtailment		Loan (Closing or Modification) .Origination Information ..Other Funds Collected at Closing Details ...Other Funds Collected At Closing Type	Enumerated
12/14/2021	193.1	5/22/2023	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	AlterationsImprovementsAndRepairsAmount	The cost of any alterations, improvements, repairs and rehabilitation to be made on the subject property. Collected on the URLA in Section VII line b.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID Sort ID 404-LoanProgramIdentifier = "CHOICERenovation", "CHOICERenoExpress", "CHOICERenoExpressDTSArea" OR "CHOICERenovationMortgageWithRecourse"	Values: ◊ Enter the total renovation costs amount associated with the renovation loan. ◊ The amount entered must be greater than "0" (zero).	Amount 9.2			TBD	Amount 9.2

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
9/12/2023	193.1	05/22/2023	• Revision	• Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/LOANS/LOAN /FORM_SPECIFIC_CONTENTS/ FORM_SPECIFIC_CONTENT/U RLA/URLA_DETAIL	URLA_DETAIL	AlterationsImprovementsAndRepair sAmount	The cost of any alterations, improvements, repairs and rehabilitation to be made on the subject property. Collected on the URLA in Section VII line b.	SubjectLo an	AtClosing (Non-Mods) OR AtModific ation	N/A	CI	CR	IF Sort ID Sort ID 404-LoanProgramIdentifier = "CHOICERenovation", "CHOICERenoExpress", "CHOICERenoExpressDTSArea" OR "CHOICERenovationMortgageWithRecourse"	**Values**: ◊ Enter the total renovation costs amount associated with the renovation loan. ◊ The amount entered must be greater than "0" (zero). ◊ For CHOICERenovation® *Mortgages* eligible for the credit for Credit Fees for GreenCHOICE Mortgages®, refer to Guide Section 6302.43(c).	Amount 9.2			~~TBD~~ **Loan (Closing or Modification)** **..Affordable Information** **..Affordable Details** **...Alterations Improvements And Repairs Amount**	Amount 9.2
9/12/2023	195	05/22/2023	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/LOANS/LOAN /FORM_SPECIFIC_CONTENTS/ FORM_SPECIFIC_CONTENT/U RLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLo an	AtClosing (Non-Mods) OR AtModific ation	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	**Values**: ◊ For purchase transaction *Mortgages* , enter the purchase price of the property, net of any adjustments made for sales concessions. ~~◊ For *Mortgages* secured by properties with resale restrictions that terminate upon foreclosure (or expiration of any applicable redemption period) or recordation of a deed-in-lieu of foreclosure, enter the appraised value determined in accordance with Section 4406.1(g)(ii).~~ ◊ This data point not required for refinance transaction *Mortgages* .	Numeric 9			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Details** **...Purchase Price Amount**	Numeric 9
9/12/2023	208	07/28/2025	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/LOANS/LOAN /HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLo an	AtClosing (Non-Mods) OR AtModific ation	N/A	R ~~CR~~	R ~~CR~~	Required for all loans ~~IF calculated value ≥ 1.5000%~~	**Values**: ◊ Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Do not enter the APR, APOR, or the *Note Rate*. ◊ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a *Seller* should deliver to Freddie Mac the same rate spread reported under HMDA. ◊ The Federal Financial Institutions Examination Council (FFIEC) provides institutions a rate spread calculator at https://ffiec.cfpb.gov/tools/rate-spread.	Percent 3.4			**Loan (Closing or Modification)** **.Origination Information** **..Origination Details** **...HMDA Rate Spread Percent**	Percent 3.4
12/14/2021	244.1	5/22/2023	Net New		MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/LOANS/LOAN /LOAN_DETAIL/EXTENSION/O THER/LOAN_DETAIL_EXTENSI ON	LOAN_DETAIL_EXTENSION	EnergyImprovementAmount	The total dollar amount of energy-related improvements included in the transaction.	SubjectLo an	AtClosing (Non-Mods) OR AtModific ation	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "GreenCHOICE" or "GreenCHOICEToPayOffOutstandingEnergyDebt"	**Values**: ◊ Enter the cost of energy efficiency improvements or the amount to payoff energy efficiency debt. ◊ The amount entered must be greater than "0" (zero).	Amount 9.2			**TBD**	Amount 9.2
9/12/2023	244.1	05/22/2023	• Revision	• Screen Name	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/LOANS/LOAN /LOAN_DETAIL/EXTENSION/O THER/LOAN_DETAIL_EXTENSI ON	LOAN_DETAIL_EXTENSION	EnergyImprovementAmount	The total dollar amount of energy-related improvements included in the transaction.	SubjectLo an	AtClosing (Non-Mods) OR AtModific ation	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "GreenCHOICE" or "GreenCHOICEToPayOffOutstandingEnergyDebt"	**Values**: ◊ Enter the cost of energy efficiency improvements or the amount to payoff energy efficiency debt. ◊ The amount entered must be greater than "0" (zero).	Amount 9.2			~~TBD~~ **Loan (Closing or Modification)** **.Affordable Information** **..Affordable Details** **...Energy Improvement Amount**	Amount 9.2
9/12/2023	247	TBD	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Enums • Screen Name	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/LOANS/LOAN /LOAN_LEVEL_CREDIT/LOAN_ LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLo an	AtClosing (Non-Mods) OR AtModific ation	N/A	CI ~~CR~~	O ~~CR~~	N/A ~~IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through *Cash-Released XChange*℠]~~	Not Used ~~**Values**: Enter if the *Indicator Score* does not exist or is not usable.~~	Enumerated	~~InsufficientCreditHistory~~ ~~SignificantErrorsScore~~		**N/A** ~~Loan (Closing or Modification)~~ ~~..Underwriting / Credit Information~~ ~~..Loan Level Credit Details~~ ~~...Credit Score Impairment Type~~	N/A
9/12/2023	249	TBD	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Enums • Screen Name	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/LOANS/LOAN /LOAN_LEVEL_CREDIT/LOAN_ LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMeth odType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLo an	AtClosing (Non-Mods) OR AtModific ation	N/A	CI ~~CR~~	O ~~CR~~	N/A ~~IF Sort ID 251-LoanLevelCreditScoreValue exists~~	Not Used ~~**Values**: Enter if the *Indicator Score* exists.~~	Enumerated	~~AverageThenAverage~~ ~~MiddleOrLowerThenAverage~~ ~~MiddleOrLowerThenLowest~~ ~~Other~~		**N/A** ~~Loan (Closing or Modification)~~ ~~..Underwriting / Credit Information~~ ~~..Loan Level Credit Details~~ ~~...Loan Level Credit Score Selection Method Type~~	N/A
9/12/2023	250	TBD	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_S ET/DEALS/LOANS/LOAN /LOAN_LEVEL_CREDIT/LOAN_ LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMeth odTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLo an	AtClosing (Non-Mods) OR AtModific ation	N/A	CR	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	AverageThenLowest SellerSpecific		**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** **...Loan Level Credit Score Selection Method Type**	Enumerated

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
9/12/2023	250	TBD	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Enums • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI CR	O CR	N/A IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"	Not Used	Enumerated	AverageThenLowest SellerSpecific	N/A Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	N/A
9/12/2023	251	TBD	• Revision	• FRE Cond • FRE Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O CR	N/A IF Sort ID 247-CreditScoreImpairmentType does not exist AND Sort ID 611-PartyRoleType = "Borrower" AND (Either Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through *Cash-Released XChange* ℠]	Not Used • **Definition:** The related Guide Glossary term is "*Indicator Score* ." • **Values:** Enter if the Indicator Score exists.	Numeric 4		N/A Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Value	N/A
9/12/2023	251.1	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue exists OR Sort ID 251.2-CreditScoreImpairmentType exists		Enumerated	FICO10T FICO4 Vantage4	Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Category Version Type	Enumerated
9/12/2023	251.2	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through *Cash-Released XChange* ℠]	**Values:** Enter if the Indicator Score does not exist or is not usable.	Enumerated	InsufficientCreditHistory SignificantErrorsScore	Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Level Credit Details ...Credit Score Impairment Type	Enumerated
9/12/2023	251.3	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue exists	**Values:** ◊ Enter if the Indicator Score exists. ◊ Enter "Other" if "AverageThenLowest" OR "SellerSpecific" was the method used.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLower Other	Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	Enumerated
9/12/2023	251.4	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.3-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	AverageThenLowest SellerSpecific	Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Selection Method Type	Enumerated
9/12/2023	251.5	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 251.2-CreditScoreImpairmentType does not exist AND Sort ID 611-PartyRoleType = "Borrower" AND (Either Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through *Cash-Released XChange* ℠]	• **Definition:** The related Guide Glossary term is "*Indicator Score* ." • **Values:** Enter if the Indicator Score exists.	Numeric 4		Loan (Closing or Modification) ..Underwriting / Credit Information ..Loan Level Credit Details ...Loan Level Credit Score Value	Numeric 4

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
12/14/2021	255	10/6/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** *See Tab 12-Phase 3 Additional Implementation Notes*	Percent 3.4			**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Delivered LTV Values** ...LTV Ratio Percent	Percent 3.4
12/14/2021	322	9/1/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "LoanProspector" OR Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor"	**Definition:** The related Guide Glossary term is "Key Number." **Values:** ◊ Enter the *LP AUS Key Number* for all *Loan Product Advisor® Mortgages,* including *Caution Mortgages* . ◊ For all Home Possible Mortgages, enter the LP AUS Key Number even if a Non-*Loan Prospector* or *Non-Loan Product Advisor®* Mortgage. ◊ For all Manufactured Homes, enter the *LP AUS Key Number* even if a Non-*Loan Prospector* or *Non-Loan Product Advisor®* Mortgage.	String 20			**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Underwriting Details** ...Automated Underwriting Case Identifier	String 20
12/14/2021	325	1/1/2022	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType exists OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor") AND the loan received a risk classification	**Values:** ◊ Enter the applicable *Risk Class/Classification* for Loan Prospector® or *Loan Product Advisor® Mortgages.* ◊ For other AUS *Mortgages,* if permitted by *Seller's* negotiated terms, enter the recommendation provided by the AUS.	Enumerated	A1Accept A2Accept Accept Approve ApproveEligible C1Caution C2Caution Caution ~~CautionEligibleForAMinus~~		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Underwriting Details** ...Automated Underwriting Recommendation Description	Enumerated
12/14/2021	326	12/14/2021	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 328-LoanManualUnderwritingIndicator = "false"	**Values:** ◊ For *Loan Prospector Mortgages,* enter "LoanProspector." ◊ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◊ Enter "Other" if "LoanProductAdvisor" was used to assess the loan. ◊ For all other automated underwriting system *Mortgages,* if permitted by *Seller's* negotiated terms, enter the applicable automated underwriting system.	Enumerated	~~Assetwise~~ ~~Capstone~~ Clues DesktopUnderwriter ECS LoanProspector Other ~~Strategyware~~ Zippy		**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Underwriting Details** ...Automated Underwriting System Type	Enumerated
12/14/2021	328	9/1/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	• **Definition:** The related Guide Glossary term is "*Manually Underwritten Mortgage.*" • **Values:** **For Non-Loan Product Advisor® Mortgages:** ◊ Enter "true" if the loan was manually underwritten prior to delivery. **For Loan Product Advisor® Mortgages:** ◊ Enter "false" if the loan underwriting decision is not based on manual underwriting and is based on the recommendation from an automated underwriting system. ◊ Enter "true" if the *LP or LPA Risk Class/Classification* is "Caution" and the loan was manually underwritten prior to delivery.	Boolean false true			**Loan (Closing or Modification)** .**Underwriting / Credit Information** ..**Underwriting Details** ...Loan Manual Underwriting Indicator	Boolean
9/12/2023	376	06/03/2024	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	**Values:** ◊ Enter "PropertyInspectionAlternative" OR "AutomatedCollateralEvaluation" OR "PropertyDataCollection" if assessed through *Loan Product Advisor* (LPA) and permitted by *LPA* . ◊ Enter ~~"Form 2070" if assessed through LP~~ and permitted by *LP* . ◊ Enter ~~"Form 2075" OR~~ "PropertyInspectionWaiver" OR "ValueAcceptance" if permitted by *Seller's* negotiated term.	Enumerated	AutomatedCollateralEvaluation ~~Form2070~~ ~~Form2075~~ PropertyDataCollection PropertyInspectionAlternative PropertyInspectionWaiver ValueAcceptance		**Loan (Current)** .**Product Information** ..**Product Details** ...Investor Collateral Program Identifier	Enumerated
9/12/2023	398.2	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	RemoteOnlineNotarizationIndicator	When true, indicates an online notarial act was performed between a notary public and a principal using audio-visual technology instead of being physically present.	SubjectLoan	Current	N/A	R	R	Required for all loans	**Values:** ◊ Enter "true" for *Mortgages* with remote online notorization, as described in Guide Section 1401.16.	Boolean false true		**Loan (Current)** .**Product Information** ..**Product Details** ...Remote Online Notarization Indicator	Boolean
12/14/2021	404	1/1/2022	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	**Values:** ◊ Enter "EnergyConservation" for *Mortgages* that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for *Construction Conversion Mortgages* meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for *Renovation Mortgages* meeting the requirements of Guide Section 4602.3.	Enumerated	See *Tab 8-Enumerations* ~~AMinusMortgage~~		**Loan (Current)** .**Product Information** ..**Product Details** ...Loan Program Identifier	Enumerated

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
12/14/2021	404	3/28/2022	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	**Values:** ◊ Enter "EnergyConservation" for *Mortgages* that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for *Construction Conversion Mortgages* meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for *Renovation Mortgages* meeting the requirements of Guide Section 4602.3.	Enumerated	*See Tab 8-Enumerations* CommunityLandTrust		**Loan (Current)** .Product Information ..Product Details ...Loan Program Identifier	Enumerated
12/14/2021	404	5/22/2023	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	**Values:** ◊ Enter "EnergyConservation" for *Mortgages* that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for *Construction Conversion Mortgages* meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for *Renovation Mortgages* meeting the requirements of Guide Section 4602.3.	Enumerated	*See Tab 8-Enumerations* CHOICEHome CHOICERenoExpress CHOICERenoExpressDTSArea CHOICERenovation CHOICERenovationMortgageWithRecourse GreenCHOICE GreenCHOICEToPayOffOutstandingEnergyDebt HFAAdvantage ~~HomePossibleAdvantageHFA~~ IncomeBasedDeedRestrictionsSurvive IncomeBasedDeedRestrictionsTerminate		**Loan (Current)** .Product Information ..Product Details ...Loan Program Identifier	Enumerated
9/12/2023	404	10/02/2023	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	**Values:** ◊ Enter "EnergyConservation" for *Mortgages* that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for *Construction Conversion Mortgages* meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for *Renovation Mortgages* meeting the requirements of Guide Section 4602.3.	Enumerated	*See Tab 8-Enumerations* HeritageOne		**Loan (Current)** .Product Information ..Product Details ...Loan Program Identifier	Enumerated
9/12/2023	404	01/29/2024	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	**Values:** ◊ Enter "EnergyConservation" for *Mortgages* that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for *Construction Conversion Mortgages* meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for *Renovation Mortgages* meeting the requirements of Guide Section 4602.3.	Enumerated	*See Tab 8-Enumerations* BorrowSmart		**Loan (Current)** .Product Information ..Product Details ...Loan Program Identifier	Enumerated
9/12/2023	404	01/29/2024	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF applies	**Values:** ◊ Enter "EnergyConservation" for *Mortgages* that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for *Construction Conversion Mortgages* meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for *Renovation Mortgages* meeting the requirements of Guide Section 4602.3.	Enumerated	*See Tab 8-Enumerations* ~~AlternateRequirementsDesktopUnderwriter~~ ~~BuilderOrDeveloperAffiliatedDisasterReliefProgram~~ ~~FREOwnedCondoProject~~ ~~Negotiated97PercentLTVLoanProgram~~ ~~NeighborhoodChampions~~ ~~NoFeeMortgagePlus~~ ~~RecourseGuaranteedByThirdParty~~ ~~ShortTermStandBy~~ ~~SolarInitiative~~		**Loan (Current)** .Product Information ..Product Details ...Loan Program Identifier	Enumerated
9/12/2023	408.1	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusType	The status of the loans registration with MERS. A loan is registered one time with MERS with its Mortgage Identification Number (MIN). Various life of loan activities may alter the registration status such as a deactivation transaction.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 401-MERS_MINIdentifier exists	**Values:** ◊ Enter "Active" if the loan registration status is currently active on the MERS System. ◊ Enter "Other" if the loan registration status is not active or not registered on the MERS System.	Enumerated	Active Other		**Loan (Current)** .Product Information ..Product Details ...MERS Registration Status Type	Enumerated
9/12/2023	408.2	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusTypeOtherDescription	A free-form text field used to capture the MERS Registration Status Type name if Other is selected as the MERS Registration Status Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 408.1-MERSRegistrationStatusType = "Other"	**Values:** Enter "NotRegisteredOnMERSSystem" if the loan registration status is not active or not registered on the MERS System.	Enumerated	NotRegisteredOnMERSSystem		**Loan (Current)** .Product Information ..Product Details ...MERS Registration Status Type	Enumerated
9/12/2023	411	07/28/2025	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL~~	MI_DATA_DETAIL	~~LenderPaidMIInterestRateAdjustmentPercent~~	~~The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums.~~	~~SubjectLoan~~	~~Current~~	~~N/A~~	~~CR~~	~~CR~~	~~IF Sort ID 426-MIPremiumSourceType = "Lender"~~	~~IF Sort ID 426-MIPremiumSourceType = "Lender"~~	~~Percent 3.4~~			~~**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...Lender Paid MI Interest Rate Adjustment Percent~~	~~Percent 3.4~~

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
12/14/2021	413	8/1/2022	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	Essent ~~Genworth~~ MGIC Other PMI Radian RMIC Triad UGI		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	Enumerated
9/12/2023	413	01/29/2024	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	Essent MGIC Other ~~PMI~~ Radian ~~RMIC~~ ~~Triad~~ UGI		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	Enumerated
12/14/2021	414	8/1/2022	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	ArchMI CAHLIF Enact MIF NMI RMIC-NC		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	Enumerated
9/12/2023	414	01/29/2024	• Revision	• Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	ArchMI ~~CAHLIF~~ Enact MIF NMI ~~RMIC-NC~~		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Company Name Type	Enumerated
9/12/2023	426	07/28/2025	• Revision	• FRE Cond Dets • Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists OR Sort ID 430-PrimaryMIAbsenceReasonTypeOtherDescription = "NoMIBasedOnInvestorRequirements"	**Values:** ◊ Enter the source ("Borrower" or "Lender") of the payment of the premium(s). ◊ If the premiums are paid both monthly and upfront, enter the source of the monthly premium payment only. ◊ Enter "Other" if "Investor" is permitted by *Seller's* negotiated term.	Enumerated	Borrower Lender Other		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Source Type	Enumerated
9/12/2023	427	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceTypeOtherDescription	A free-form text field to collect MI premium source when Other is selected for MI Premium Source Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Other"	**Values:** Enter "Investor" if permitted by *Seller's* negotiated term.	Enumerated	Investor		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Source Type	Enumerated
9/12/2023	430.1	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL/EXTENSION/OTHER/MI_DATA_DETAIL_EXTENSION	MI_DATA_DETAIL_EXTENSION	MIInterestRateAdjustmentPercent	The percentage of the mortgage interest rate allocated to fund mortgage insurance premiums.	SubjectLoan	Current	N/A	CR	CR	IF [(Sort ID 426-MIPremiumSourceType = "Lender" OR Sort ID 427-MIPremiumSourceTypeOtherDescription = "Investor") AND Sort ID 430.2-MIPremiumPlanType = "Monthly"] OR [(Sort ID 430.2-MIPremiumPlanType = "Single" OR "Split") AND IF Available]	**Values:** Enter the ongoing monthly amount expressed as a percent.	Percent 3.4			**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Interest Rate Adjustment Percent	Percent 3.4
9/12/2023	430.2	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL/EXTENSION/OTHER/MI_DATA_DETAIL_EXTENSION	MI_DATA_DETAIL_EXTENSION	MIPremiumPlanType	A value from a MISMO prescribed list that specifies the timing of up-front and recurring MI Premium payments.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists OR Sort ID 430-PrimaryMIAbsenceReasonTypeOtherDescription = "NoMIBasedOnInvestorRequirements"	**Values:** Enter "Single" for any single premium payment plan.	Enumerated	Annual Monthly Single Split		**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...MI Premium Plan Type	Enumerated
12/14/2021	515.1	5/22/2023	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	RelatedLoan	Current	N/A	CI	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan"	**Values:** ◊ Enter the dollar amount of the principal and interest payment as stated on the *Note* for the related loan. ◊ Enter "0" for Affordable Seconds® meeting the requirements of Guide Section 4204.2(a)(iv), where the principal and interest payment on the related loan is not due for the first five or more years following the Note Date.	Amount 9.2			**Loan (Current)** .Secondary Financing/Related Loan Information ..Related Loan ...Initial Principal And Interest Payment Amount	Amount 9.2
9/12/2023	515.1	09/01/2023	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	RelatedLoan	Current	N/A	CI	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 513-HELOCIndicator = "false" AND Sort ID 513.1-LoanAffordableIndicator = "true" ~~IF Sort ID 510-LoanRoleType = "RelatedLoan"~~	**Values:** ◊ Enter the dollar amount of the principal and interest payment as stated on the *Note* for the related loan. ◊ Enter "0" for Affordable Seconds® meeting the requirements of Guide Section 4204.2(a)(iv), where the principal and interest payment on the related loan is not due for the first five or more years following the Note Date.	Amount 9.2			**Loan (Current)** .Secondary Financing/Related Loan Information ..Related Loan ...Initial Principal And Interest Payment Amount	Amount 9.2

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
9/12/2023	528	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview" <> "AutomatedValuationModel" OR "None"]		Enumerated	Appraiser			Enumerated
9/12/2023	537	06/03/2024	• Revision	• FRE Cond Dets	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser Supervisor	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal" OR "PriorAppraisalUsed") <> "AutomatedValuationModel" OR "None") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview" <> "DeskReview"] AND supervisor signed appraisal		Enumerated	AppraiserSupervisor			Enumerated
9/12/2023	548	07/28/2025	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** ◊ Enter the complete mailing street address for the *Borrower* property (excluding City, State, and ZIP). ◊ If AddressUnitIdentifier has NOT been provided, enter the unit number here, preceded by any USPS address unit designator (e.g., Apartment, Suite, Unit), if applicable. ◊ If the *Borrower's* mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Street Address	String 100
9/12/2023	553	07/28/2025	• ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	Borrower	CR O	CR O	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 548-AddressLineText exists AND IF applies N/A	• **Format:** Values may not exceed 12 characters. • **Values:** Enter only if the unit number has NOT been included in AddressLineText. Do NOT include the address unit designator (e.g., Apartment, Suite, Unit). For Future Use	String 20	N/A Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Address Unit Identifier			*String 12
12/14/2021	572	12/1/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** ◊ Enter "true" if the mailing address of the primary *Borrower* or *Underwritten Settlor,* as applicable, is the same as the Mortgaged Premises. ◊ Enter "false" if the mailing address of the primary *Borrower* or *Underwritten Settlor,* as applicable, is not the same as the *Mortgaged Premises* . If applicable, see Section 1301.2(j) for mailing address requirements for *Borrowers* participating in an address confidentiality program.	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Mailing Address ....Borrower Mail To Address Same as Property Indicator	Boolean
9/12/2023	580	TBD	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CI CR	O CR	N/A IF [Sort ID 583-CreditRepositorySourceType = "MergedData" AND Sort ID 590-CreditScoreValue exists]	Not Used Values: Enter the credit reference number associated with the *Borrower* "Credit Score Value".	String 30	N/A Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Report Identifier			N/A
9/12/2023	582	TBD	• Revision	• ULDDS Cond • FRE Cond • FRE Cond Dets • Impl Notes • Enums • Screen Name	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	CI CR	O CR	N/A IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Not Used Values: • Enter "true" if: ◊ A single credit repository (Equifax, Experian, or TransUnion) was the source for the *Borrower's* credit score. ◊ A merged credit report (MergedData) was the source for the *Borrower's* credit score.	Boolean	false true	N/A Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Repository Source Indicator			N/A
9/12/2023	583	TBD	• Revision	• FRE Cond Dets • Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	CR	IF Sort ID 582-CreditRepositorySourceIndicator = "true" 590-CreditScoreValue exists	**Values:** Enter "Other" if multiple credit repositories were used to support the *Borrower Credit Score* .	Enumerated	Equifax Experian MergedData Other TransUnion		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Repository Source Type	Enumerated
9/12/2023	584	TBD	• ULDDS "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceTypeOtherDescription	Identifies the Credit Repository Source when Credit Repository Source Type is set to Other	N/A	N/A	Borrower	CR O	CR O	IF Sort ID 583-CreditRepositorySourceType = "Other"	**Values:** Enter the value that reflects the 2 or 3 credit repositories supporting the *Borrower Credit Score* . For Future Use	Enumerated	EquifaxAndExperian EquifaxAndTransUnion ExperianAndTransUnion ExperianAndTransUnionAndEquifax		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Repository Source Type	Enumerated
9/12/2023	590	TBD	• Revision	• Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	**Values:** Enter the Fair Isaac and Co. (FICO) score that is selected as the *Underwriting Score* for each qualifying *Borrower* if such FICO score exists. The related Guide Glossary term is "*Underwriting Score* ."	Numeric 4			Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Credit Score Value	Numeric 4

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
9/12/2023	590.1	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL/EXTENSION/OTHER/CREDIT_SCORE_DETAIL_EXTENSION	CREDIT_SCORE_DETAIL_EXTENSION	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 590-CreditScoreValue exists		Enumerated	FICO10T FICO4 Vantage4		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** **....Credit Score Category Version Type**	Enumerated
12/14/2021	591.1	12/14/2021	Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	**Values:** ◊ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See *Tab 8-Enumerations* for exact valid values. • Enter "1000" for Factual Data by CB ~~Cinnovis~~ • Enter "2000" for MeridianLink ~~Direct~~ • Enter "3nnn" for SharperLending Solutions, LLC • Enter "5000" for Equifax Mortgage Solutions • Enter "6000" for Factual Data ~~Corp.~~ • Enter "8000" for CoreLogic Cred ~~coREDCO/Credstar~~ ~~• Enter "B000" for LandSafe~~ ◊ For current Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc	Enumerated	See *Tab 8-Enumerations* ~~5305~~ ~~6303~~		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** ....Credit Score Provider Name	Enumerated
12/14/2021	591.1	1/29/2022	Revision	Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	Values: ◊ Enter "#nnn" for Technical Affiliates, where "nnn" is the 3-digit Technical Affiliate Code. See Tab 8-Enumerations for exact valid values. • Enter "1000" for Factual Data by CBC • Enter "2000" for MeridianLink• Enter "3nnn" for SharperLending Solutions, LLC • Enter "5000" for Equifax Mortgage Solutions • Enter "6000" for Factual Data • Enter "8000" for CoreLogic Credco ◊ For current Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc	Enumerated	See *Tab 8-Enumerations* 2063 2328 3292 5325		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** ....Credit Score Provider Name	Enumerated
9/12/2023	591.1	09/12/2023	• Revision	• Impl Notes • Enums	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	**Values:** ◊ Enter "####" for Credit Repository Companies, where "####" is the 4-digit Credit Repository Company Code. ◊ Enter "#nnn" for Technical Affiliates, where "#" is the first digit of the credit Repository Company Code and "nnn" is the 3-digit Technical Affiliate Code. ~~See Tab 8-Enumerations for exact valid values.~~ ~~• Enter "1000" for Factual Data by CBC~~ ~~• Enter "2000" for MeridianLink~~ ~~• Enter "3nnn" for SharperLending Solutions, LLC~~ ~~• Enter "5000" for Equifax Mortgage Solutions~~ ~~• Enter "6000" for Factual Data~~ ~~• Enter "8000" for CoreLogic Credco~~ ◊ For current Credit Reporting Company and Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc	Enumerated	~~See Tab 8-Enumerations~~		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** ....Credit Score Provider Name	Enumerated
9/12/2023	591.1	TBD	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL~~	~~CREDIT_SCORE_PROVIDER_DETAIL~~	~~CreditScoreProviderName~~	~~Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.~~	~~N/A~~	~~N/A~~	~~Borrower~~	~~CI~~	~~CR~~	~~IF Sort ID 583-CreditRepositorySourceType = "MergedData"~~	~~Values:~~ ~~◊ Enter "####" for Credit Repository Companies, where "####" is the 4-digit Credit Repository Company Code.~~ ~~◊ Enter "#nnn" for Technical Affiliates, where "#" is the first digit of the credit Repository Company Code and "nnn" is the 3-digit Technical Affiliate Code.~~ ~~◊ For current Credit Repository Company Codes and Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc~~	~~Enumerated~~			~~Borrower~~ ~~.Borrower Information~~ ~~..Borrower~~ ~~...Borrower Underwriting Details~~ ~~....Credit Score Provider Name~~	~~Enumerated~~
9/12/2023	591.2	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	CR	IF Sort ID 591.4-MergedCreditReportIndicator = "true"	**Values:** Enter the credit reference number associated with the *Borrower* CreditScoreValue.	String 30			**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** ....Credit Report Identifier	String 30
9/12/2023	591.3	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 591.4-MergedCreditReportIndicator = "true"	**Values:** ◊ Enter "####" for Credit Repository Companies, where "####" is the 4-digit Credit Repository Company Code. ◊ Enter "#nnn" for Technical Affiliates, where "#" is the first digit of the credit Repository Company Code and "nnn" is the 3-digit Technical Affiliate Code. ◊ For current Credit Reporting Company and Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc	Enumerated			**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** ....Credit Score Provider Name	Enumerated

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
9/12/2023	591.4	TBD	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	MergedCreditReportIndicator	A merged credit report is a combination of in-file credit reports from multiple repositories into a single report.	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	Values: Enter "true" if a merged credit report was the source for the *Borrower Credit Score* .	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Merged Credit Report Indicator	Boolean
12/14/2021	596	12/14/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Definition: The MISMO v3.0 definition contains a legacy URLA section reference. The ~~redesigned~~ URLA section reference is 5b. About Your Finances, line M. Values: ◊ Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate that the *Borrower* has declared bankruptcy within the past 7 years.	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Bankruptcy Indicator	Boolean
12/14/2021	597	12/14/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 69-PropertyUsageType = "Primary Residence"	Definition: The MISMO v3.0 definition contains a legacy URLA section reference. The ~~redesigned~~ URLA section reference is 5a. About this Property and Your Money for this Loan, line A. Values: ◊ Enter "true" if the *Borrower* is a *First-Time Homebuyer* as defined in the Guide Glossary. ◊ *Borrower* data must be delivered for each *First-Time Homebuyer* .	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Details ....First Time Homebuyer Details .....Borrower First Time Homebuyer Indicator	Boolean
12/14/2021	598	12/14/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	Definition: The MISMO v3.0 definition contains a legacy URLA section reference. The ~~redesigned~~ URLA section reference is 1a. Personal Information. Values: Enter "NonResidentAlien" only if permitted by Seller's negotiated term.	Enumerated	NonPermanentResidentAlien NonResidentAlien PermanentResidentAlien USCitizen		Borrower .Borrower Information ..Borrower ...Borrower Details ....Citizenship Residency Type	Enumerated
9/12/2023	598.1	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	IntentToOccupyType	Borrowers answer to the question: Do you intend to occupy the property as your primary residence?	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Definition: The URLA section reference is 5a, About this Property and Your Money for this Loan. Values: ◊ Enter "Yes" if the Borrower is a first-time homebuyer of the primary residence, or if applies. ◊ Enter "No" if the property will not be occupied as the *Borrower's* primary residence.	Enumerated	No Yes		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Intent to Occupy Type	Enumerated
12/14/2021	599	12/14/2021	Revision	Impl Notes	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Definition: The MISMO v3.0 definition contains a legacy URLA section reference. The ~~redesigned~~ URLA section reference is 5b. About Your Finances, lines J and L. Values: ◊ Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the *Borrower* has been directly or indirectly obligated on a loan that resulted in foreclosure, or transfer of title in lieu of foreclosure, in the past 7 years. ◊ Enter "true" if any of the responses on the ~~redesigned~~ URLA are "yes" in Section 5b.About Your Finances, to questions J or L; or if indicated on the credit report, or other loan documents. • PriorPropertyDeedInLieuConveyedIndicator (ULAD Unique ID 8.0036) • PriorPropertyForeclosureCompletedIndicator (ULAD Unique ID 8.0042)	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Loan Foreclosure Or Judgment Indicator	Boolean
9/12/2023	599.1	07/28/2025	• Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL/EXTENSION/OTHER/DECLARATION_DETAIL_EXTENSION	DECLARATION_DETAIL_EXTENSION	PriorPropertyShortSaleCompletedIndicator	When true, indicates the Borrower has completed a short sale or pre-foreclosure sale where the Lender accepted less than full value for the outstanding mortgage balance within the past seven years.	N/A	N/A	Borrower	CI	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Values: Enter "true" if the response on the redesigned URLA is "yes" in Section 5b.About Your Finances, to question K; or if indicated on the credit report, or other loan documents. Corresponds to PriorPropertyShortSaleCompletedIndicator in *Loan Product Advisor® (LPA)* Unique ID 275.00.	Boolean	false true		Borrower .Borrower Information ..Borrower ...Borrower Underwriting Details ....Intent to Occupy Type	Boolean
9/12/2023	608	10/23/2023	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL~~	~~GOVERNMENT_MONITORING_DETAIL~~	~~GenderType~~	~~The borrower's or interviewer's statement about the borrower's gender.~~	~~N/A~~	~~N/A~~	~~Borrower~~	~~CR~~	~~CR~~	~~IF Sort ID 611-PartyRoleType = "Borrower"~~	~~Values:~~ ~~◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a Living Trust.~~ ~~◊ If the *Borrower* is a Living Trust, enter the gender of the Underwritten Settlor.~~ ~~This data point will not be supported after May 2019.~~	~~Enumerated~~	~~Female InformationNotProvidedUnknown Male NotApplicable~~	~~N/A~~		~~Enumerated~~
9/12/2023	609	10/23/2023	• Removal		~~MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL~~	~~GOVERNMENT_MONITORING_DETAIL~~	~~HMDAEthnicityType~~	~~The borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act.~~	~~N/A~~	~~N/A~~	~~Borrower~~	~~CR~~	~~CR~~	~~IF Sort ID 611-PartyRoleType = "Borrower"~~	~~Values:~~ ~~◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a Living Trust.~~ ~~◊ If the *Borrower* is a Living Trust, enter the ethnicity of the Underwritten Settlor.~~ ~~This data point will not be supported after May 2019.~~	~~Enumerated~~	~~HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino~~	~~N/A~~		~~Enumerated~~

Issue Date	ULDDS Sort ID	Data Point Revision Effective Date	Data Point Revision Category	Data Point Revision Description	MISMO v3.0 Xpath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations (Revisions Only)	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
9/12/2023	610	10/23/2023	• Removal		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE	HMDA_RACE	HMDARaceType	The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Values:** ◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust*. ◊ If the *Borrower* is a *Living Trust*, enter the race of the *Underwritten Settlor*. **This data point will not be supported after May 2019.**	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White		N/A	Enumerated
9/12/2023	620	01/29/2024	• FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	CI	CR ~~O~~	IF Sort ID 621-PartyRoleType = "DocumentCustodian" ~~N/A~~	**Format:** Values may not exceed 7 characters. **Values:** ◊ Enter the Freddie Mac-supplied identifier for the *Document Custodian*. ◊ If *Document Custodian* is provided, Sort ID 646-PartyRoleType = "Servicer" and Sort ID 645-PartyRoleIdentifier for the *Servicer* must also exist. ~~Not Used~~	String 50			N/A Import File Only	*String 7
9/12/2023	621	01/29/2024	• FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	CI	CR ~~O~~	IF Available AND [Sort ID 645-PartyRoleIdentifier AND Sort ID 646-PartyRoleType exist] ~~N/A~~	~~Not Used~~	Enumerated	DocumentCustodian		N/A Import File Only	Enumerated
12/14/2021	641.7	5/22/2023	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	HousingFinanceAgency	CI	CR	IF Sort ID 641.9-PartyRoleTypeOtherDescription = "HousingFinanceAgency"	**Format:** Values may not exceed 7 characters. **Values:** Enter the unique 7-character Freddie Mac-supplied identifier (Hnnnnnn) for the Housing Finance Agency sourcing the loan, if permitted by *Seller's* negotiated term.	String 50			**Party** **.Party Information** **..Housing Finance Agency Details** ...Housing Finance Agency Identifier	*String 7
12/14/2021	641.8	5/22/2023	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "HFAAdvantage" or "HFAPreferred" OR IF Applies		Enumerated	Other		N/A	Enumerated
12/14/2021	641.9	5/22/2023	Net New		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	HousingFinanceAgency	CI	CR	IF Sort ID 641.8-PartyRoleType = "Other"	**Values:** Enter "HousingFinanceAgency" for downpayment assistance provided by an HFA.	Enumerated	HousingFinanceAgency		N/A	Enumerated
9/12/2023	645	01/29/2024	• FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	CR ~~O~~	IF Sort ID 646-PartyRoleType = "Servicer" ~~N/A~~	**Format:** Values may not exceed 6 characters. **Values:** ◊ Enter the Freddie Mac-supplied identifier for the *Servicer*. ◊ If *Servicer* is provided, Sort ID 621-PartyRoleType = "DocumentCustodian" and Sort ID 620-PartyRoleIdentifier for the *Document Custodian* must also exist. ~~Not Used~~	String 50			N/A Import File Only	*String 6
9/12/2023	646	01/29/2024	• FRE "O" Activation		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	CR ~~O~~	IF Available AND [Sort ID 620-PartyRoleIdentifier AND Sort ID 621-PartyRoleType exist] ~~N/A~~	~~Not Used~~	Enumerated	Servicer		N/A Import File Only	Enumerated

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes

42	ProjectClassificationIdentifier	• **Definition:** Identifies the type of condominium project review that was completed for the subject property.
		• **Values:**
		  For *Condominium Unit Mortgages:*
		  ◊ Enter "CondominiumProjectManagerReview", or "FHA_Approved", or "ProjectEligibilityReviewService" as applicable if a reciprocal review was performed in compliance with Guide Section 5701.9.
		  ◊ Enter "ExemptFromReview" for *Freddie Mac-owned* "no cash-out" refinance *Condominium Unit Mortgages,* Refi Possible®SM Mortgages, Mortgages secured by Detached Condominium Units, or by *Condominium Units* in 2- to 4-Unit Condominium Projects, OR if applies. See Guide Section 5701.7.
		  ◊ Enter "FullReview" if the project review has been performed in compliance with Guide Section 5701.5 or 5701.6.
		  ◊ Enter "StreamlinedReview" if a review was performed in compliance with Section 5701.4 including for a *Condominium Project* containing a mix of attached, detached and semi-detached units.
		  For *Cooperative Share Loans:*
		  ◊ Enter "ExemptFromReview" for Freddie Mac-owned "no cash-out" refinance *Cooperative Share Loans* or Refi Possible®SM Mortgages, as described in Guide Section 5705.7.
		  ◊ Enter "FullReview" for all *Cooperative Share Loans* that are not delivered as "ExemptFromReview".

85	PropertyValuationFormType	The form numbers for the FRE-supported enumerations are: · FRE 70 / FNM 1004 - UniformResidentialAppraisalReport · FRE 70B / FNM 1004C – ManufacturedHomeAppraisalReport · FRE 70D / FNM 1004 Desktop - UniformResidentialAppraisalReport (Desktop) · FRE 70H / FNM 1004 Hybrid - UniformResidentialAppraisalReport (Hybrid) · FRE 72 / FNM 1025 – SmallResidentialIncomePropertyAppraisalReport · FRE 442 / FNM 1004D - AppraisalUpdateAndOrCompletionReport · FRE 465 / FNM 1073 - IndividualCondominiumUnitAppraisalReport · FRE 465H / FNM 1073 Hybrid - IndividualCondominiumUnitAppraisalReport (Hybrid) · FRE 466 / FNM 1075 - ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport · FRE 1032 / FNM 2000 – OneUnitResidentialAppraisalFieldReviewReport · FRE 1072 / FNM 2000A – TwoToFourUnitResidentialAppraisal (*) · FRE 2055 / FNM 2055 - ExteriorOnlyInspectionResidentialAppraisalReport · FNM 2090 – IndividualCooperativeInterestAppraisalReport · FNM 2095 - ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport *Note: * The title of the document identified on the actual form will appear as TwoToFourUnitResidentialAppraisalFieldReviewReport*
86	PropertyValuationFormTypeOtherDescription	The form number for the FRE-supported enumeration is: · FRE 1033 – OneUnitResidentialAppraisalDeskReviewReport

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
151	ClosingCostContributionAmount	The following example illustrates the notes for Sort IDs 151-154: The Borrower provided the following closing cost contributions: $1,000 from his checking account; $3,000 from his savings account; $1,000 from cash on hand; and $2,000 borrowed from his stock portfolio. The Borrower has an Employer Assisted Homeownership Benefit, which provided $2,500 toward the closing costs. The Borrower's father donated $500 toward the closing costs. The property seller provided $1,500. Step 1: Sort all closing cost contributions by like ClosingCostSourceType (Source) and ClosingCostFundsType (Type) pairs: · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "1000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "3000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CashOnHand" + ClosingCostContributionAmount = "1000" · ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "SecuredLoan" + ClosingCostContributionAmount = "2000" · ClosingCostSourceType = "Employer" + ClosingCostFundsType = "GiftFunds" + ClosingCostContributionAmount = "2500" · ClosingCostSourceType = "Relative" + ClosingCostFundsType = "GiftFunds" + ClosingCostContributionAmount = "500" · ClosingCostSourceType = "PropertySeller" + ClosingCostFundsType = "Contribution" + ClosingCostContribution Amount = "1500" Step 2: Sum together the ClosingCostContributionAmounts (Amounts) from like Source-Type pairs, if applicable. In this example, sum the two Amounts from the Borrower's checking and savings accounts to make a single entry into Loan Selling Advisor as follows: ClosingCostSourceType = "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "4000" Step 3a: If there are four or fewer Source-Type pairs, enter the Amount for each pair. (N/A for this example) Step 3b: If there are more than four Source-Type pairs, use the following prioritization for the first three Amounts: i) Amounts from the Borrower are highest priority. Sort the Amounts provided by the Borrower in descending order, and enter these Amounts first. Provide up to three Amounts for the Borrower: · Enter "4000" + ClosingCostFundsType = "CheckingSavings" + ClosingCostSourceType = "Borrower" · Enter "2000" + ClosingCostFundsType = "SecuredLoan" + ClosingCostSourceType = "Borrower" · Enter "1000" + ClosingCostFundsType = "CashOnHand" + ClosingCostSourceType = "Borrower" ii) If there are two or less Borrower Amounts, sort the Amounts for all remaining Source - Type pairs in descending order. Enter these Amounts, starting with the highest dollar amount, until there is a total of three. (N/A for this example) iii) Once three Amounts have been entered, sum the Amounts for all remaining Source - Type pairs and enter this sum as the fourth value: · Add $2,500 from the Employer and $500 from the Relative and $1,500 from the Property Seller. The sum is $4,500. · Enter "4500" + ClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostSourceType = "Other" + ClosingCostSourceTypeOtherDescription = "AggregatedRemainingSourceTypes". iv) If any Amount ≤ "0.99" enter "1.00."
152	ClosingCostFundsType	For the example above, deliver four instances of ClosingCostFundsType in conjunction with four Amounts and four Sources: · Enter "CheckingSavings" + ClosingCostContribution Amount = "4000" + "ClosingCostSourceType = "Borrower" · Enter "SecuredLoan" + ClosingCostContributionAmount = "2000" + "ClosingCostSourceType = "Borrower" · Enter "CashOnHand" + ClosingCostContributionAmount = "1000" + ClosingCostSourceType = "Borrower" · Enter "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" + ClosingCostClosingCostSourceType = "Other" + ClosingCostSourceTypeOtherDescription = "AggregatedRemainingSourceTypes".
153	ClosingCostFundsTypeOtherDescription	· Enter "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" as applicable if secondary financing was used for closing costs or "AggregatedRemainingTypes" if there are more than four Source - Type combinations. · For the example above, deliver one instance of ClosingCostFundsTypeOtherDescription with ClosingCostFundsType = "Other". Enter "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500" + ClosingCostClosingCostSourceType = "Other" + ClosingCostSourceTypeOtherDescription = "AggregatedRemainingSourceTypes".

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes

154	ClosingCostSourceType	· Enter "Other" if secondary financing was used for closing costs or if there are more than four Source - Type combinations.
		· For the example above, deliver four instances of ClosingCostSourceType in conjunction with four Amounts and four Types:
		  ◊ Enter "Borrower" + ClosingCostFundsType = "CheckingSavings" + ClosingCostContributionAmount = "4000"
		  ◊ Enter "Borrower" + ClosingCostFundsType = "SecuredLoan" + ClosingCostContributionAmount = "2000"
		  ◊ Enter "Borrower" + ClosingCostFundsType = "CashOnHand" + ClosingCostContributionAmount = "1000"
		· Enter "Other" + ClosingCostSourceTypeOtherDescription = "AggregatedRemainingSourceTypes" + ClosingCostClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500"

155	ClosingCostSourceTypeOtherDescription	· Enter "FHLBAffordableHousingProgram" or "USDARuralHousing" if the closing costs were provided by an FHLB Affordable Housing Program or USDA Rural Housing, or "AggregatedRemainingSourceTypes" if there are more than four Source - Type combinations. · For the example above, deliver one instance of ClosingCostSourceTypeOtherDescription with ClosingCostSourceType = "Other". Enter "AggregatedRemainingSourceTypes" + ClosingCostClosingCostFundsType = "Other" + ClosingCostFundsTypeOtherDescription = "AggregatedRemainingTypes" + ClosingCostContributionAmount = "4500"
157	OtherFundsCollectedAtClosingAmount	For Mortgages sold through Cash-Released XChange℠, when OtherFundsCollectedAtClosingType equals: · "EscrowFunds", enter the total amount of any Escrow funds collected at closing. · "Other" and OtherFundsCollectedAtClosingTypeOtherDescription = "Buydown", enter the amount provided to subsidize the Borrower's interest rate on the Mortgage for the remaining time during which the lower interest rate applies. If any Amount ≤ "0.99" enter "1.00."
158	OtherFundsCollectedAtClosingType	For Mortgages sold through Cash-Released XChange℠: · Enter "EscrowFunds" if an Escrow account was established for the Mortgage at closing. · Enter "Other" if there is a temporary subsidy buydown balance on the Mortgage at closing.
167	ConstructionToPermanentFirstPaymentDueDate	· Enter the Due Date of the first Principal and Interest Payment of the Permanent Financing for Mortgages with Integrated Documentation, as described in Guide Section 4602.3. · Enter the Due Date of the first Principal and Interest Payment of the Note for the Permanent Financing for Mortgages with Separate Documentation, as described in Guide Section 4602.3. · Enter the Due Date of the first Principal and Interest Payment after the date of the Modification Agreement, or if a new Note is used, the Due Date of the first Principal and Interest Payment under the new Note for Mortgages with Modification Documentation.

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
172	DownPaymentAmount	The following example illustrates the notes for Sort IDs 172-176: The Borrower provided the following down payment contributions: $1,000 from his checking account; $3,000 from his savings account; and $1,000 from cash on hand. The Borrower has an Employer Assisted Homeownership Benefit, which provided $2,500 toward the closing costs. The Borrower's father donated $500 toward the down payment. Step 1: Sort all down payment contributions by like DownPaymentSourceType and DownPaymentType (Source - Type) pairs: · DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "1000" · DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "3000" · DownPaymentSourceType = "Borrower" + DownPaymentType = "CashOnHand" + DownPaymentAmount = "1000" · DownPaymentSourceType = "Employer" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "2500" · DownPaymentSourceType = "Relative" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "500" Step 2: Sum together the DownPaymentAmounts (Amounts) from like Source - Type pairs, if applicable. In this example, sum the two Amounts from the Borrower's checking and savings accounts to make one entry into Loan Selling Advisor as follows: DownPaymentSourceType = "Borrower" + DownPaymentType = "CheckingSavings" + DownPaymentAmount = "4000" Step 3a: If there are 4 or fewer Source - Type pairs, enter the Amount for each pair. · Enter "4000" + DownPaymentType = "CheckingSavings" + DownPaymentSourceType = "Borrower" · Enter "1000" DownPaymentType = "CashOnHand" + DownPaymentSourceType = "Borrower" Step 3b: If there are more than 4 Source - Type pairs, use the following prioritization for the first three values: i) Contributions from the Borrower are highest priority. Sort the Amounts provided by the Borrower in descending order, and provide these Amounts first. Provide up to three Amounts for the Borrower. (N/A for this example) ii) If there are two or less Borrower contributions, sort the Amounts for all remaining Source - Type pairs in descending order. Enter these Amounts, starting with the highest dollar Amount, until there is a total of three. (N/A for this example) · Enter "2500" + DownPaymentType = "SecuredBorrowedFunds" + DownPaymentSourceType = "Employer" · Enter "1000" + DownPaymentType = "GiftFunds" + DownPaymentSourceType = "Relative" iii) Once three Amounts have been entered: Sum the Amounts for all remaining Source-Type pairs and enter this sum as the fourth Amount: Enter DownPaymentType = "Other" + DownPaymentTypeOtherDescription = "AggregatedRemainingTypes" + DownPaymentSourceType = "Other" + DownPaymentSourceTypeOtherDescription = "AggregatedRemainingSourceTypes". iv) If any Amount ≤ "0.99" enter "1.00."
173	DownPaymentSourceType	· Enter "Other" if the down payment amount was provided by an FHLB Affordable Housing Program or USDA Rural Housing, or if there are more than four Source - Type combinations. · For the example above: ◊ Enter "Borrower" + DownPaymentType = "CheckingSavings" +DownPaymentAmount = "4000" ◊ Enter "Borrower" + DownPaymentType = "CashOnHand" + DownPaymentAmount = "1000" ◊ Enter "Employer" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "2500" ◊ Enter "Relative" + DownPaymentType = "GiftFunds" + DownPaymentAmount = "500"
174	DownPaymentSourceTypeOtherDescription	
175	DownPaymentType	· Enter "OtherTypeOfDownPayment" if a Grant was used for the down payment. · Enter "OtherTypeOfDownPayment" if secondary financing was used for the down payment or if there are more than four Source - Type combinations. · For the example above: ◊ Enter "CheckingSavings" + DownPaymentSourceType = "Borrower" + DownPaymentAmount = "4000" ◊ Enter "CashOnHand" + DownPaymentSourceType = "Borrower" + DownPaymentAmount = "1000" ◊ Enter "GiftFunds" + DownPaymentSourceType = "Employer" + DownPaymentAmount = "2500" ◊ Enter "GiftFunds" + DownPaymentSourceType = "Relative"+ DownPaymentAmount = "500"

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
176	DownPaymentTypeOtherDescription	· Enter "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" as applicable if secondary financing was used for the down payment. · Enter "AggregatedRemainingTypes" if there are more than four Source - Type combinations. · Enter "Grant" if used for the down payment. · N/A for this example.
255	LTVRatioPercent	· Unless otherwise permitted in the Seller's Purchase Documents, enter the LTV Ratio calculated in accordance with Section 4203.2. · The value used to determine the loan-to-value (LTV) ratio is the lesser of the purchase price including the actual cost of the energy and/or water efficiency improvements, or the "as completed" appraised value. · For Financed Permanent Buydown Mortgages, calculate using the Mortgage amount that includes the financed discount points. · For Super Conforming Mortgages, calculate using the lower of the appraised value, field review value, or sales price.

320	NoteDate (SubjectLoan AtClosing)	Enter the original Note Date unless the Mortgage is one of the following:
		· For Construction Conversion Mortgages and Renovation Mortgages:
		  ◊ Using Integrated Documentation, enter the original Note Date of the Integrated Interim Construction Financing and Permanent Financing documentation.
		  ◊ Using Separate Documentation, enter the Note Date of the Permanent Financing documentation.
		  ◊ Using Modification Documentation, enter the original Note Date of the Interim Construction Financing documentation, unless a new Note is used instead of a modification agreement, in which case enter the Note Date of the new Note.
		· For Seller-Owned Modifications this data point is not required.
		· Enter the date of GreenCHOICE® Mortgage funding and not the anticipated date of final disbursement of the Escrow Funds.

385	LoanAcquisitionScheduledUPBAmount	· For Fixed Rate Mortgages, enter the scheduled UPB of the Mortgage as of the Funding Date.
		· For ARMs, enter either the scheduled or actual UPB of the Mortgage as of the Funding Date.
		· For Mortgages with capitalized balances, enter the UPB of the Mortgage rounded up to the next dollar, including all capitalized amounts, as of the date of the most recent monthly payment on the Mortgage.
		· For Mortgages sold through Cash-Released XChange®:
		  ◊ With Funding Dates no more than 10 days past the DDLPI (Sort ID 440-LastPaidInstallmentDueDate), when the DDLPI and Funding Date are in the same month, enter the scheduled UPB of the Mortgage as of the Funding Date.
		  ◊ With Funding Dates more than 10 days past the DDLPI (Sort ID 440-LastPaidInstallmentDueDate), when the DDLPI and Funding Date are in the same month, enter the scheduled UPB of the Mortgage as of the month after the Funding Date.

440	LastPaidInstallmentDueDate	· For newly originated Mortgages, enter the date through which interest is scheduled to be paid.
		· For Mortgages for which there has been an advanced (prepaid) installment of interest, enter the date through which advanced (prepaid) installments of interest have been made.
		· For Mortgages for which the lender has credited the Borrower interest at closing:
		  ◊ Fixed rate Mortgages: Enter the Note Date or the first day of the month of closing.
		  ◊ ARMs: Enter the first day of the month of closing.

ULDDS Sort ID	MISMO v3.0 Data Point Name	FRE Implementation Notes
452	DelinquentPaymentsOverPastTwelveMonthsCount	A Mortgage is considered delinquent when all or part of the Borrower's monthly installment of principal, interest and, where applicable, Escrow payments remain unpaid: · as of the close of business on the last business day of the month, if the Due Date for the payment is the first day of the month, or · 30 or more actual calendar days as of the close of business on the last business day of the month, if the Due Date for the payment is not the first day of the month. The related Guide Glossary term is "Delinquency."

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
1	MESSAGE	MESSAGE	MISMOReferenceModelIdentifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies.	N/A	N/A	N/A	R	R	Required for all files	• **Definition:** MISMOReferenceModelIdentifier is an attribute on the MESSAGE container. • **Values:** Enter the version of the MISMO Reference Model used to create the XML file.	String 20	3.0.0.263.12	N/A Import File Only	N/A	String 20
2	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	**Values:** Enter the version of the Freddie Mac Implementation Guide in effect as of the loan delivery date. For Phase 4a, the version is FRE 5.0.0.	String 10	FRE 5.0.0	N/A Import File Only		String 10
3	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	R	R	Required for all files	**Values:** Enter the date and time the import file is delivered to the GSE. (Not applicable for loan delivery system data entry.)	YYYY-MM-DDThh:mm:ss		N/A Import File Only		YYYY-MM-DDThh:mm:ss
10	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter the complete street address for the property (excluding City, State, and ZIP).	String 100			**Property** **.Property Information** **..Subject Property Address** ...Street Address	String 100
14	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	N/A	R	R	Required for all loans		String 50			**Property** **.Property Information** **..Subject Property Address** ...City Name	String 50
16	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	R	R	Required for all loans	• **Values:** Enter a valid ZIP code maintained by the United States Postal Service (USPS) at https://tools.usps.com/go/ZipLookupAction_input • **Format:** Valid format options are either "#####" or "#########" (no dash).	String 9		Required to save the file in the Loan Selling Advisor.	**Property** **.Property Information** **..Subject Property Address** ...Postal Code*	String 9
18	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter the State abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28-Postal Addressing Standards) for guidance about state codes.	Enumerated		Required to save the file in the Loan Selling Advisor.	**Property** **.Property Information** **..Subject Property Address** ...State Code*	Enumerated
24	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "true" if the flood zone designated on Federal Emergency Management Agency (FEMA) Standard Flood Hazard Determination Form contains the letter "A" or "V" and the property has no applicable FEMA Letter of Map Revision (LOMR), FEMA Letter of Determination Review (LODR) or FEMA Letter of Map Amendment (LOMA). ◊ Enter "false" if the only structure on the Mortgaged Premises in the Special Flood Hazard Area is detached from the primary residential structure and does not serve as a residence.	Boolean	false true		**Property** **.Property Information** **..Property Details** ...Special Flood Hazard Area Indicator	Boolean
33	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A	CR	CR	IF Sort ID 51-ConstructionMethodType = "Manufactured"	**Definition:** The related Guide Glossary term is "*Manufactured Home*".	Enumerated	MultiWide SingleWide		**Property** **.Property Information** **..Construction Details** ...Manufactured Home Width Type	Enumerated
38	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview"	**Values:** ◊ Enter "Established" if the *Condominium Project* meets Glossary definition of *Established Condominium Project*. ◊ Enter "New" if the *Condominium Project* meets Glossary definition of *New Condominium Project*.	Enumerated	Established New		**Property** **.Property Information** **..Condominium Details** ...Condominium Project Status Type	Enumerated
39	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	O	N/A	Not Used	Numeric 10			N/A	N/A

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
41	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF [(Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")] OR IF [(Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")]	• **Values:** ◊ Enter "Attached" if any of the units in the project has a common wall or other direct physical connection with another unit. ◊ Enter "Detached" only if all of the units in the project have no common wall or other direct physical connection with another unit. • **Note:** The difference between Sort ID 50-AttachmentType and Sort ID 41-ProjectAttachmentType is that Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings. Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other.	Enumerated	Attached Detached		**Property** **.Property Information** **..Condominium Details** ...Project Attachment Type	Enumerated
42	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" OR "Cooperative"	• **Definition:** Identifies the type of condominium project review that was completed for the subject property. • **Values:** See *Tab 12-Additional Implementation Notes.*	Enumerated	CondominiumProjectManagerReview ExemptFromReview FHA_Approved FullReview StreamlinedReview		**Property** **.Property Information** **..Condominium Details** ...Project Classification Identifier	Enumerated
43	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" does not exist)	**Values:** All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor. ◊ Enter "GardenProject" if the condo/coop structure has 1 to 3 stories. ◊ Enter "HighRiseProject" if the condo/coop structure has 8 or more stories. ◊ Enter "MidriseProject" if the condo/coop structure has 4 to 7 stories. ◊ Enter "Other" if the appraisal indicates "Other". ◊ Enter "TownhouseRowhouse" if one in a row of identical houses or having a common wall; attached to another unit via common wall (e.g., a brownstone).	Enumerated	GardenProject HighriseProject MidriseProject Other TownhouseRowhouse		**Property** **.Property Information** **..Condominium Details** ...Project Design Type	Enumerated
44	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 43-ProjectDesignType = "Other"	**Values:** Enter "OtherSelectedOnValuationDocumentation" if the appraisal indicates "Other".	Enumerated	OtherSelectedOnValuationDocumentation		**Property** **.Property Information** **..Condominium Details** ...Project Design Type	Enumerated
45	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")	**Values:** Enter the number of units in the project (including phases that are not yet complete).	Numeric 5			**Property** **.Property Information** **..Condominium Details** ...Project Dwelling Unit Count	Numeric 5
46	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 50-AttachmentType <> "Detached" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")	**Values:** Enter the number of units sold (including phases that are not yet complete).	Numeric 5			**Property** **.Property Information** **..Condominium Details** ...Project Dwelling Units Sold Count	Numeric 5
47	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	N/A	N/A	N/A	CR	CR	IF subject property is a condominium OR cooperative		Enumerated	Condominium Cooperative		**Property** **.Property Information** **..Property Details** ...Project Legal Structure Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
48	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview") OR IF (Sort ID 47-ProjectLegalStructureType = "Cooperative" AND Sort ID 42-ProjectClassificationIdentifier <> "ExemptFromReview")	**Values:** Enter the full association/corporate legal name of the project.	String 60			**Property** .**Property Information** ..**Condominium Details** ...Project Name	String 60
49	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	PUDIndicator	Indicates that the project in which the subject property is located is a Planned Unit Development (PUD). A PUD is a project or subdivision that consists of common property and / or improvements that are owned and maintained by an owners' association for the benefit and use of the individual unit owners.	N/A	N/A	N/A	R	R	Required for all loans	• **Definition:** The related Guide Glossary term is "*Planned Unit Development* " (*PUD*)." • **Values:** Enter "true" if the Mortgaged Premises is located in a *Planned Unit Development (PUD)* .	Boolean	false true		**Property** .**Property Information** ..**Property Details** ...PUD Indicator	Boolean
50	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	R	R	Required for all loans	• **Definition:** Used to describe an individual dwelling. • **Values:** As specified in MISMO LDD V3.0 B263-12: ◊ Enter "Attached" if the dwelling unit has a common wall or other direct physical connection with another dwelling unit, and the appraisal or other property valuation method does not indicate "Semi Detached." ◊ Enter "Detached" if the dwelling unit has no common wall nor any other direct physical connection with another dwelling unit. ◊ Enter "Semi Detached" if the dwelling unit is an end unit or one of a pair of houses built side-by-side sharing a common wall, such as a duplex. • **Note:** The difference between Sort ID 41-ProjectAttachmentType and Sort ID 50-AttachmentType is that Sort ID 41-ProjectAttachmentType is used to describe if the units in the project are attached to each other. Sort ID 50-AttachmentType is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings.	Enumerated	Attached Detached SemiDetached		**Property** .**Property Information** ..**Property Details** ...Attachment Type	Enumerated
51	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. ◊ Enter "SiteBuilt" if: ▪ Most of the dwelling's elements were created at the home's permanent site, or ▪ The dwelling is modular, panelized, or any other type of factory-built housing.	Enumerated	Manufactured SiteBuilt		**Property** .**Property Information** ..**Construction Details** ...Construction Method Type	Enumerated
57	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	FinancedUnitCount	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter "1" if ProjectLegalStructureType = "Condominium" or "Cooperative".	Numeric 2	1 2 3 4	Required to save the file in the Loan Selling Advisor.	**Property** .**Property Information** ..**Property Details** ...Financed Unit Count	Numeric 2
63	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Leasehold" if the subject property is located on tribal trust land. ◊ Enter "Leasehold" if the Mortgage meets the requirements for a Community Land Trust Mortgage as specified in Guide Section 4502. ◊ Enter "Other" if "LifeEstate" is permitted by Seller's negotiated term.	Enumerated	FeeSimple Leasehold Other		**Property** .**Property Information** ..**Property Details** ...Property Estate Type	Enumerated
64	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Property Estate Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 63-PropertyEstateType = "Other"	**Values:** Enter "LifeEstate" if permitted by *Seller's* negotiated term.	Enumerated	LifeEstate		**Property** .**Property Information** ..**Property Details** ...Property Estate Type	Enumerated
65	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** Enter "true" if: ◊ Flood insurance was obtained in accordance with the Freddie Mac Single-Family Seller Servicer Guide requirement or ◊ Flood insurance is not required according to the Freddie Mac Selling Guide, and the subject property has flood insurance.	Boolean	false true		**Property** .**Property Information** ..**Property Details** ...Property Flood Insurance Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
67	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <> "None"	• **Note:** For applications taken on the URLA, the "Year Built" is no longer collected. • **Values:** ◊ Enter the year the property was built from the appraisal. ◊ Enter "9999" if Home Value Explorer® (HVE) was used to value the subject property.	YYYY			**Property** **.Property Information** **..Property Details** ...Property Structure Built Year	YYYY
69	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageType	Specifies the usage intention of the borrower for the property.	N/A	N/A	N/A	R	R	Required for all loans		Enumerated	Investment PrimaryResidence SecondHome		**Property** **.Property Information** **..Property Details** ...Property Usage Type	Enumerated
77	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF [Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "HybridAppraisal"] AND Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"	• **Values:** If the subject property was valued by an interior appraisal: ◊ Include only above-grade bedrooms for 1-unit properties. ◊ Include both above and below-grade bedrooms for 2-4 unit properties. ◊ For investment properties, enter the number of bedrooms for each dwelling unit. If Sort ID 57- FinancedUnitCount = "3", enter the number of bedrooms for all 3 units. ◊ For primary residences with more than one unit, enter the number of bedrooms for each non-owner occupied unit as indicated on the appraisal. If Sort ID 57-FinancedUnitCount = "3", and one of the units is owner-occupied, enter the number of bedrooms for the 2 non-owner-occupied units. ◊ Enter "0" for any unit that is a studio/efficiency.	Numeric 2			**Property** **.Property Information** **..Property Details** ...Bedroom Count	Numeric 2
78	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	CR	CR	IF (Sort ID 89-PropertyValuationMethodType = "FullAppraisal" OR "HybridAppraisal") AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	• **Values:** If the subject property was valued by an interior appraisal: ◊ For investment properties, enter the gross monthly rental income for each dwelling unit as indicated on the signed lease(s) for the *Mortgaged Premises,* of the subject property. If Sort ID 57-FinancedUnitCount = "3", enter the rental income for all 3 units. ◊ For primary residences with more than one unit, enter the gross monthly rental income for each non-owner occupied unit as indicated on the signed lease(s) for the *Mortgaged Premises.* If Sort ID 57-FinancedUnitCount = "3", enter the rental income for the 2 non-owner occupied units. ◊ If there is no active lease for a unit, or the *Borrower* rents the unit to a family member, enter the gross monthly rental income as estimated on the applicable appraisal report or addenda. • **Format:** Round values to the nearest dollar.	Numeric 9			**Property** **.Property Information** **..Property Details** ...Property Dwelling Unit Eligible Rent Amount	Numeric 9
80	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	**Values:** ◊ Enter the applicable value as instructed in *Seller's* negotiated term when the AVM is used in lieu of an appraisal. ◊ Enter "HomeValueExplorer" for *Enhanced Relief Refinance Mortgages,* when the value of the *Mortgaged Premises* is determined using a point value estimate from Home Value Explorer (HVE). ◊ Enter "Other" only if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration.	Enumerated	*See Tab 8-Enumerations*		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...AVM Model Name Type	Enumerated
81	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameTypeOtherDescription	The name of the AVM model used to calculate the valuation of the subject property when Other is selected from the enumerated list.	N/A	N/A	N/A	CR	CR	IF Sort ID 80-AVMModelNameType = "Other"	**Values:** Enter "FREAllowedAVM" **only** if the AVM used to value the subject property is not listed as a FRE-Supported Enumeration for this data point.	Enumerated	*See Tab 8-Enumerations*		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...AVM Model Name Type	Enumerated
82	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None"]	**Values**: ◊ For conventional *Mortgages* only, enter the "Document File Identifier" assigned to the appraisal by the Uniform Collateral Data Portal℠ (UCDP℠). ◊ If a field review is used to value the subject property, enter the Document File Identifier used for the original appraisal.	String 10			**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Appraisal Identifier	String 10
83	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	**Values:** ◊ Enter the value that was used to calculate the LTV for the delivered loan. ◊ Enter the value as instructed in *Seller's* negotiated terms as applicable.	Numeric 9			**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Amount	Numeric 9

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84	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <> "None"	**Values**: ◊ For *Mortgages* with appraisals, enter the effective date of the appraisal. ◊ For *Mortgages* using any other property valuation type, enter the effective date on the most recent inspection, *Feedback Certificate* or estimate.	YYYY-MM-DD			**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Effective Date	YYYY-MM-DD
85	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None"]	**Values**: ◊ Enter the name of the form used for the property value that provided the basis for the loan underwriting decision, pursuant to Section 5601.5. The form numbers for the FRE-Supported Enumerations are provided on *Tab 12-Additional Implementation Notes* . ◊ Enter "Other" if the One Unit Residential Appraisal Desk Review Report was used.	Enumerated	See *Tab 8-Enumerations*		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Form Type	Enumerated
86	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form Type.	N/A	N/A	N/A	CI	CR	IF Sort ID 85-PropertyValuationFormType = "Other"	**Values**: Enter "OneUnitResidentialAppraisalDeskReviewReport" if used to value the subject property.	Enumerated	OneUnitResidentialAppraisalDeskReviewReport		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Form Type	Enumerated
89	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	**Values**: Enter the FRE-Supported Enumeration for the method that yielded the value used to calculate the LTV for the delivered loan: ◊ Enter "AutomatedValuationModel" for Home Value Explorer® (HVE). ◊ Enter "DesktopAppraisal" if a desktop appraisal was used to value the subject property. ◊ Enter "DriveBy" if an exterior-only appraisal was used to value the subject property. ◊ Enter "FullAppraisal" if an interior and exterior inspection appraisal was used to value the subject property. ◊ Enter "None" if an appraisal waiver was used to originate the Mortgage. ◊ Enter "Other" if a desk review or field review was used to value the subject property. ◊ Enter the values as instructed in Seller's negotiated terms for all other property valuation method types.	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Method Type	Enumerated
90	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "Other"	**Values**: ◊ Enter "DeskReview" if a desk review was used to value the subject property. ◊ Enter "FieldReview" if a field review was used to value the subject property. ◊ Enter "HybridAppraisal" if a hybrid appraisal was used to value the subject property.	Enumerated	DeskReview FieldReview HybridAppraisal		**Property** **.Property Information** **..Appraisal/Property Valuation Details** ...Property Valuation Method Type	Enumerated
90.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION	DEED_RESTRICTION	DeedRestrictionTermMonthsCount	Length of period in which the resale restrictions may remain in place on the property.	N/A	N/A	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "IncomeBasedDeedRestrictionsTerminate" OR "IncomeBasedDeedRestrictionsSurvive"	**Values**: ◊ Enter the length of the period (in months) in which the resale restrictions may remain in place on the property. ◊ Enter "0" if not known.	Numeric 3			**Property** **.Property Information** **..Affordable Details** ...Deed Restriction Term Months Count	Numeric 3
90.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT/ENERGY_IMPROVEMENT_ITEMS/ENERGY_IMPROVEMENT_ITEM	ENERGY_IMPROVEMENT_ITEM	RenewableEnergyComponentType	A value from a MISMO prescribed list that specifies the type of renewable energy component present on the site.	N/A	N/A	N/A	CI	CR	IF Sort ID 244.1-EnergyImprovementAmount > "0" OR IF applies	**Values**: ◊ Enter "Geothermal" for heat energy derived from the earth. ◊ Enter "OtherEnergyComponent" for other source. ◊ Enter "Solar" for energy derived from the sun. ◊ Enter "WindTurbine" if electrical energy is obtained using wind.	Enumerated	Geothermal OtherEnergyComponent Solar WindTurbine		**Property** **.Property Information** **..Affordable Details** ...Renewable Energy Component Type	Enumerated
91	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	**Values**: ◊ Enter the total loan-to-value (TLTV) ratio calculated in accordance with Guide Section 4203.2. ◊ For financed permanent buydown *Mortgages,* calculate using the *Mortgage* amount that includes the financed discount points. ◊ For super conforming *Mortgages,* calculate using the lower of the appraised value, field review value, or sales price.	Percent 3.4			**Total Loans** **.Additional LTV Details** **..Delivered LTV Values** ...Combined LTV Ratio Percent	Percent 3.4

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92	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	**Values:** ◊ Enter the HTLTV ratio calculated in accordance with Guide Section 4203.2. ◊ For *Financed Permanent Buydown Mortgages* , calculate using a *Mortgage* amount that includes the financed discount points. ◊ For super conforming *Mortgages,* calculate using a value that is the least of the appraised value, field review value, or sales price.	Percent 3.4			**Total Loans** .Additional LTV Details ..**Delivered LTV Values** ...Home Equity Combined LTV Ratio Percent	Percent 3.4
93	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Parent Container:** For this LOAN container, specify one of the following: ◊ LoanStateType = "AtClosing" if the loan **is not** a modification (MortgageModificationIndicator = "false") ◊ LoanStateType = "AtModification" if the loan **is** a modification (MortgageModificationIndicator = "true").	Enumerated	SubjectLoan	Required to save the file in the Loan Selling Advisor.	N/A	Enumerated
102	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	ConversionType	Specifies the type of conversion permissible for a loan as stated on the mortgage documents.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 232-ConvertibleIndicator = "true"		Enumerated	ToFixedRate ToMonthlyPaymentFrequency		**Loan (Closing or Modification)** .**Product Information** ..**Conversion Option Details** ...Conversion Type	Enumerated
110	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceType	Specifies the type and source of index to be used to determine the interest rate at each adjustment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** ◊ Enter "Other" if the *Index* 30 Day Average SOFR was used.	Enumerated	Other WeeklyFiveYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyOneYearTreasurySecuritiesConstantMaturityFRBH15 WeeklyThreeYearTreasurySecuritiesConstantMaturityFRBH15		**Loan (Closing or Modification)** .**Note Information** ..**ARM Details** ...Index Source Type	Enumerated
111	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceTypeOtherDescription	An enumerated field used to collect additional Index Source Type values when needed.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 110-IndexSourceType = "Other"	**Values:** ◊ Enter "30DayAverageSOFR" for SOFR-indexed ARMs.	Enumerated	30DayAverageSOFR		**Loan (Closing or Modification)** .**Note Information** ..**ARM Details** ...Index Source Type	Enumerated
113	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "Lookback Period." • **Values:** ◊ Enter the number of days preceding the PerChangeRateAdjustmentEffectiveDate (*Interest Change Date*).	Numeric 3	45		**Loan (Closing or Modification)** .**Note Information** ..**ARM Details** ...Interest And Payment Adjustment Index Lead Days Count	Numeric 3
114	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	CeilingRatePercent	The stated maximum percentage to which the interest rate can increase over the life of the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "Lifetime Ceiling." • **Values:** ◊ Enter the sum of the *Note Rate* at origination plus the *Life Cap.* ◊ For ARMs with financed permanent buydowns, calculate using the permanently bought down initial *Note Rate.*	Percent 3.4			**Loan (Closing or Modification)** .**Note Information** ..**ARM Details** ...Ceiling Rate Percent	Percent 3.4
115	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FirstRateChangePaymentEffectiveDate	The due date of the payment at the first calculated interest rate change. To arrive at the actual (true) date that interest begins to accrue at the changed rate, one payment period is subtracted if interest is paid in arrears.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Payment Change Date* ." • **Values:** Enter the first day of the month following each *Interest Change Date.*	YYYY-MM-DD			**Loan (Closing or Modification)** .**Note Information** ..**ARM Details** ...First Rate Change Payment Effective Date	YYYY-MM-DD
116	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease to over the life of the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Lifetime Floor."* • **Values:** ◊ If a *Lifetime Floor* is stated in the *Note, Sellers* are encouraged to deliver this data point. The *Lifetime Floor* must equal the *Margin.*	Percent 3.4			**Loan (Closing or Modification)** .**Note Information** ..**ARM Details** ...Floor Rate Percent	Percent 3.4

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
117	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest rate rounding exists	**Format:** Enter the value for interest rate rounding as "0.125."	Percent 3.4	0.125		**Loan (Closing or Modification)** .Note Information ..ARM Details ...Interest Rate Rounding Percent	*Percent 1.3
118	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"		Enumerated	Down Nearest NoRounding Up		**Loan (Closing or Modification)** .Note Information ..ARM Details ...Interest Rate Rounding Type	Enumerated
119	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	The number of percentage points to be added to the index to arrive at the new interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "Margin." • **Format:** Enter the margin to four decimal places. For example, 1% must be entered as "1.0000."	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..ARM Details ...Margin Rate Percent	Percent 3.4
120	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Parent Container:** Enter two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container: ◊ One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps. ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.	Enumerated	First Subsequent		**Loan (Closing or Modification)** .Note Information ..ARM Details ...**First Adjustment and Subsequent Adjustment**	Enumerated
121	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND decrease cap exists	• **Definition:** The related Guide Glossary terms are "*Initial Cap* " and "*Periodic Cap* ." • **Values:** If they exist: ◊ Enter the *Initial (decrease) Cap* with AdjustmentRuleType = "First." ◊ Enter the *Periodic (decrease) Cap* with AdjustmentRuleType = "Subsequent."	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..ARM Details ...**First Adjustment and Subsequent Adjustment** ....Per Change Maximum Decrease Rate Percent	Percent 3.4
122	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	The maximum number of percentage points by which the rate can increase from the previous interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary terms are "*Initial Cap* " and "*Periodic Cap* ." • **Values:** ◊ Enter the *Initial Cap* with AdjustmentRuleType = "First." ◊ Enter the *Periodic Cap* with AdjustmentRuleType = "Subsequent."	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..ARM Details ...**First Adjustment and Subsequent Adjustment** ....Per Change Maximum Increase Rate Percent	Percent 3.4
123	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Interest Change Date.*" • **Values:** ◊ Enter *Interest Change Date* with AdjustmentRuleType = "First." ◊ Enter the second (first periodic) *Interest Change Date* with AdjustmentRuleType = "Subsequent."	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..ARM Details ...**First Adjustment and Subsequent Adjustment** ....First and Subsequent Rate Adjustment Effective Date	YYYY-MM-DD
124	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the subject loan can change.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** ◊ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◊ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			**Loan (Closing or Modification)** .Note Information ..ARM Details ...**First Adjustment and Subsequent Adjustment** ....Per Change Rate Adjustment Frequency Months Count	Numeric 3

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
126	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Enumerated	Subsequent		N/A	N/A
131	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentPercent	The number of percentage points by which the principal and interest payment adjusts.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
135	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationMaximumTermMonthsCount	The maximum number of months over which an extendable mortgage may be amortized.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Numeric 3			N/A	N/A
136	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodCount	The number of periods (as defined by the Loan Amortization Period Type) over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Numeric 3			**Loan (Closing or Modification)** .Product Information ..Product Details ...Loan Amortization Period Count	Numeric 3
137	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodType	The duration of time used to define the period over which the loan is amortized.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values**: Enter "Month" unless otherwise permitted by *Seller's* negotiated term.	Enumerated	Biweekly Month		**Loan (Closing or Modification)** .Product Information ..Product Details ...Loan Amortization Period Type	Enumerated
138	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values**: ◊ Enter "AdjustableRate" for an ARM. ◊ Enter "Fixed" for fixed-rate *Mortgages*.	Enumerated	AdjustableRate Fixed	IF the delivered Mortgage **is not** converted, required to save the file in the Loan Selling Advisor.	**Loan (Closing or Modification)** .Product Information ..Product Details ...Loan Amortization Type	Enumerated
145	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorType	Specifies the source of the buydown funds.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	**Values**: ◊ Only one source may be supplied. Enter the value for the predominant source. ◊ Enter "Borrower" if: ▪ The Borrower is the source of the temporary buydown, ▪ There are multiple sources and none is predominant, or ▪ The source is not on the list of FRE-Supported Enumerations. ◊ Enter "Lender" for temporary buydowns funded with *Premium Financing*. ◊ Enter "Other" if the contributor is an Interested Party as described in the Guide.	Enumerated	Borrower Lender Other		**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Contributor Type	Enumerated
146	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorTypeOtherDescription	A free-form text field used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 145-BuydownContributorType = "Other"	**Values**: Enter "InterestedThirdParty" if the contributor is an Interested Party as described in the Guide.	Enumerated	InterestedThirdParty		**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Contributor Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
147	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	**Definition**: The related Guide Glossary terms are "*Extended Buydown Mortgage*" and "*Limited Buydown Mortgage* ."	Numeric 3			**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Change Frequency Months Count	Numeric 3
148	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	• **Definition**: The related Guide Glossary terms are *Extended Buydown Mortgage* and *Limited Buydown Mortgage* . • **Values**: For a 3-2-1 buydown over 3 years, enter "36".	Numeric 3			**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Duration Months Count	Numeric 3
149	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	• **Definition**: The related Guide Glossary terms are "*Extended Buydown Mortgage*" and "*Limited Buydown Mortgage* ." • **Values**: ◊ Enter the percent by which the *Note Rate* can increase at each adjustment period. For example, if the interest rate increases 1% annually during a two year buydown, the percentage increase is 1.0.	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Increase Rate Percent	Percent 3.4
150	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228-BuydownTemporarySubsidyIndicator = "true"	• **Definition**: The related Guide Glossary terms are *Extended Buydown Mortgage* and *Limited Buydown Mortgage* . • **Values**: ◊ For modified *Mortgages,* enter the percent by which the *Note Rate* was bought down as of the modification date. ◊ For non-modified *Mortgages,* enter the percent by which the *Note Rate* was bought down effective as of the *Note Date.*	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..Temporary Buydown Details ...Buydown Initial Discount Percent	Percent 3.4
151	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	• **Values**: ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ *If Closing Cost* data is provided, enter value as specified on *Tab 12-Additional Implementation Notes.* • **Format**: If the ClosingCostContributionAmount ≤ "0.99." enter "1.00."	Amount 9.2			**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Closing Cost Contribution Amount	Amount 9.2
152	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	• **Values**: ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to *Loan Product Advisor* [R] (LPA) was applied to *Closing Costs,* map the new LPA asset type enumerations as follows: ▪Map LPA "GiftOfCash" to ULDD "GiftFunds" ▪Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" ▪Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" ▪Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" ▪Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" ▪ Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If *Closing Cost* data is provided, enter value as specified on *Tab 12-Additional Implementation Notes.* • **Definition**: The related Guide term for *"PremiumFunds"* is "lender credit" as defined in Guide Section 5501.6.	Enumerated	*See Tab 8-Enumerations*		**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type	Enumerated
153	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 152-ClosingCostFundsType = "Other"	**Values:** ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Closing Cost* data is provided, enter values as specified on *Tab 12-Additional Implementation Notes.*	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC		**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Closing Cost Funds Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
154	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151-ClosingCostContributionAmount ≥ "1"	**Values:** ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to *Loan Product Advisor*® (LPA) was applied to *Closing Costs* , map the new LPA Funds Source enumerations as follows: • Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ If *Closing Cost* data is provided, enter values as specified on *Tab 12-Additional Implementation Notes.*	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency		**Loan (Closing or Modification)** .Origination Information ..**Funds Needed To Close Details** ...Closing Cost Source Type	Enumerated
155	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 154-ClosingCostSourceType = "Other"	**Values:** ◊ If *Closing Cost* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Closing Cost* data is provided, enter values as specified on *Tab 12-Additional Implementation Notes.*	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		**Loan (Closing or Modification)** .Origination Information ..**Funds Needed To Close Details** ...Closing Cost Source Type	Enumerated
157	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Mortgage is delivered through *Cash-Released XChange*SM AND other funds are collected at closing	• **Definition:** This data point captures the total amount of buydown, prepaids, or escrow item funds collected. • **Values:** Enter values as specified on *Tab 12-Additional Implementation Notes.* • **Format:** If the OtherFundsCollectedAtClosingAmount ≤ "0.99" enter "1.00."	Amount 9.2			**Loan (Closing or Modification)** .Origination Information ..**Other Funds Collected at Closing Details** ...Other Funds Collected At Closing Amount	Amount 9.2
158	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 157-OtherFundsCollectedAtClosingAmount ≥ "1"	**Values:** Enter values as specified on *Tab 12-Additional Implementation Notes.*	Enumerated	EscrowFunds Other		**Loan (Closing or Modification)** .Origination Information ..**Other Funds Collected at Closing Details** ...Other Funds Collected At Closing Type	Enumerated
159	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 158-OtherFundsCollectedAtClosingType = "Other"		Enumerated	Buydown		**Loan (Closing or Modification)** .Origination Information ..**Other Funds Collected at Closing Details** ...Other Funds Collected At Closing Type	Enumerated
162	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionLoanType	Specifies the specific type of construction loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 231-ConstructionLoanIndicator = "true"		Enumerated	ConstructionToPermanent		**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Construction Details** ...Construction Loan Type	Enumerated
163	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	• **Definition:** This data point is applicable to *Construction Conversion* and *Renovation Mortgages* only. • **Values:** ◊ Enter "AutomaticConversion" for *Mortgages* with *Integrated Documentation* as described in Guide Section 4602.3(b). ◊ Enter "Modification Agreement" for *Mortgages* with *Modification Documentation* as described in Guide Section 4602.3(b). ◊ Enter "NewNote" for *Mortgages* with *Separate Documentation* as described in Guide Section 4602.3(b).	Enumerated	AutomaticConversion ModificationAgreement NewNote		**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Construction Details** ...Construction To Permanent Closing Feature Type	Enumerated
165	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	• **Definition:** This data point is applicable to Construction Conversion and Renovation Mortgages only. • **Values:** ◊ Enter "OneClosing" for *Mortgages* with *Integrated Documentation* as described in Guide Section 4602.3(b). ◊ Enter "Two Closing" for *Mortgages* with *Separate Documentation* or *Modification Documentation* as described in Guide Section 4602.3(b).	Enumerated	OneClosing TwoClosing		**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Construction Details** ...Construction To Permanent Closing Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
167	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentFirstPaymentDueDate	The due date of the first payment of the permanent mortgage phase of a construction to permanent loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	• **Definition:** ◊ This data point is applicable to *Construction Conversion* and *Renovation Mortgages* only. ◊ The related Guide Glossary term is *"Effective Date of Permanent Financing."* • **Values:** Enter values as specified on *Tab 12-Additional Implementation Notes.*	YYYY-MM-DD			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Construction Details ...Construction To Permanent First Payment Due Date	YYYY-MM-DD
172	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	• **Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Down Payment* data is provided, enter value as specified on *Tab 12-Additional Implementation Notes.* • **Definition:** The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts).	Amount 9.2			**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Down Payment Amount	Amount 9.2
173	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	**Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the gift or grant reported to *Loan Product Advisor*® (LPA) was applied to *Down Payment*, map the new LPA Funds Source enumerations as follows: ▪ Map LPA "UnmarriedPartner" to ULDD "Relative" ◊ Enter "OriginatingLender" for Mortgages originated with gifts and grants from the Seller. ◊ If *Down Payment* data is provided, see *Tab 12-Additional Implementation Notes.*	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency OriginatingLender Other Relative ReligiousNonProfit StateAgency		**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type	Enumerated
174	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 173-DownPaymentSourceType = "Other"	**Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Down Payment* data is provided, see *Tab 12-Additional Implementation Notes*.	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDARuralHousing		**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Down Payment Source Type	Enumerated
175	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Available	**Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If the asset type reported to *Loan Product Advisor*® (LPA) was applied to *Down Payment*, map the new LPA Asset Type enumerations as follows: ▪ Map LPA "GiftOfCash" to ULDD "GiftFunds" ▪ Map LPA "GiftOfPropertyEquity" to ULDD "GiftFunds" ▪ Map LPA "IndividualDevelopmentAccount" to ULDD "CheckingSavings" ▪ Map LPA "ProceedsFromSaleOfNonRealEstateAsset" to ULDD "SaleOfChattel" ▪ Map LPA "ProceedsFromUnsecuredLoan" to ULDD "UnsecuredBorrowedFunds" ▪ Map LPA "StockOptions" to ULDD "StocksAndBonds" ◊ The LPA enumerations "LiquidAssets" and "NonLiquidAssets" should not be mapped to any valid ULDD Source. ◊ If *Down Payment* data is provided, see *Tab 12-Additional Implementation Notes*.	Enumerated	See *Tab 8-Enumerations*		**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Down Payment Type	Enumerated
176	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	**Values:** ◊ If *Down Payment* data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. ◊ If *Down Payment* data is provided, see *Tab 12-Additional Implementation Notes*.	Enumerated	AggregatedRemainingTypes Grant SecondaryFinancingClosedEnd SecondaryFinancingHELOC		**Loan (Closing or Modification)** .Origination Information ..Funds Needed To Close Details ...Down Payment Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
193.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	AlterationsImprovementsAndRepairsAmount	The cost of any alterations, improvements, repairs and rehabilitation to be made on the subject property. Collected on the URLA in Section VII line b.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID Sort ID 404-LoanProgramIdentifier = "CHOICERenovation", "CHOICERenoEXpress", "CHOICERenoEXpressDTSArea" OR "CHOICERenovationMortgageWithRecourse"	**Values:** ◊ Enter the total renovation costs amount associated with the renovation loan. ◊ The amount entered must be greater than "0" (zero). ◊ For CHOICERenovation® *Mortgages* eligible for the credit for Credit Fees for GreenCHOICE Mortgages®, refer to Guide Section 6302.43(c).	Amount 9.2			**Loan (Closing or Modification)** **.Affordable Information** **..Affordable Details** ...Alterations Improvements And Repairs Amount	Amount 9.2
194	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Borrower paid discount points for this transaction		Amount 9.2			**Loan (Closing or Modification)** **.Note Information** **..Note Details** ...Borrower Paid Discount Points Total Amount	Amount 9.2
195	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	**Values:** ◊ For purchase transaction Mortgages, enter the purchase price of the property, net of any adjustments made for sales concessions. ◊ This data point not required for refinance transaction Mortgages.	Numeric 9			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Details** ...Purchase Price Amount	Numeric 9
198	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActType	Identifies the section of the National Housing Act that defines underwriting guidelines for VA or FHA loan evaluations.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 317-MortgageType = "FHA" OR "USDARuralHousing" OR "Other"	• **Definition**: VA programs are not covered under the National Housing Act. • **Values:** ◊ Enter "234C" for condominiums and "203B" for all other *Mortgages* with MortgageType = "FHA." ◊ Enter "502" with MortgageType = "USDARuralHousing." ◊ Enter "184" or "8" with MortgageType = "Other" and MortgageTypeOtherDescription = "PublicAndIndianHousing."	Enumerated	203B 234C 184 502 8		**Loan (Closing or Modification)** **.Product Information** **..Product Details** ...Section of Act Type	Enumerated
207	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan is to be reported as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**FRE Conditionality:** Required even if *Seller* is not covered by HMDA.	Boolean	false true		**Loan (Closing or Modification)** **.Origination Information** **..Origination Details** ...HMDA HOEPA Loan Status Indicator	Boolean
208	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF calculated value ≥ 1.5000%	**Values:** ◊ Enter the spread (difference) between the annual percentage rate (APR) on the Mortgage and the Average Prime Offer Rate (APOR). Do not enter the APR, APOR, or the *Note Rate*. ◊ The rate spread should be calculated consistent with the methodology provided in HMDA (Regulation C) and the requirements for determining Higher Priced Mortgage Loans (Regulation Z). For Mortgages with a rate spread reported under HMDA, a *Seller* should deliver to Freddie Mac the same rate spread reported under HMDA. ◊ The Federal Financial Institutions Examination Council (FFIEC) provides institutions a rate spread calculator at https://ffiec.cfpb.gov/tools/rate-spread.	Percent 3.4			**Loan (Closing or Modification)** **.Origination Information** **..Origination Details** ...HMDA Rate Spread Percent	Percent 3.4
209	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestAccrualType	Describes the formula used to calculate interest accrued since the previous payment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	DailyInterestAccrual		**Loan (Closing or Modification)** **.Product Information** **..Daily Simple Interest (If Applicable)** ...Interest Accrual Type	Enumerated
210	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisDaysInYearCountType	The number of days in a year to be used for a loan's interest calculation. Commonly used for daily simple interest and other loans for which interest due is calculated monthly.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	365Or366		**Loan (Closing or Modification)** **.Product Information** **..Daily Simple Interest (If Applicable)** ...Interest Calculation Basis Days In Year Count Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
211	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisType	Defines the loan balance upon which the interest is calculated.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	EndOfPeriod		**Loan (Closing or Modification)** .Product Information ..Daily Simple Interest (If Applicable) ...Interest Calculation Basis Type	Enumerated
213	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationEffectiveMonthsCount	The number of months that the individual occurrence of this INTEREST_CALCULATION RULE is in effect.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	N/A	Not Used	Numeric 3	N/A			N/A
214	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationPeriodType	Describes the length of the interest accrual period.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values**: Enter "Month" unless otherwise permitted by *Seller's* negotiated term.	Enumerated	Biweekly Day Month		**Loan (Closing or Modification)** .Product Information ..Product Details ...Interest Calculation Period Type	Enumerated
215	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Enumerated	Simple		**Loan (Closing or Modification)** .Product Information ..Product Details ...Interest Calculation Type	Enumerated
217	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	LoanInterestAccrualStartDate	The date that interest begins to accrue for a loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			**Loan (Closing or Modification)** .Product Information ..Daily Simple Interest (If Applicable) ...Loan Interest Accrual Start Date	YYYY-MM-DD
218	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 237-InterestOnlyIndicator = "true"	Not Used	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..Interest Only Details ...Interest Only End Date	N/A
221	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 222-RelatedLoanInvestorType = "FRE"	• **Values**: ◊ This is the 9-digit Freddie Mac-supplied number assigned to the original *Mortgage* by the *Seller* when the Mortgage was initially sold to Freddie Mac. ◊ Enter the 9-digit Freddie Mac-supplied number assigned to the original *Mortgage* by the *Seller* when the *Mortgage* was initially sold to Freddie Mac for *Freddie Mac-Owned Converted Mortgages, Enhanced Relief Refinance Mortgages, Refi Possible* [SM] *Mortgages,* and, if available, *HomeOne* [SM] *Mortgages, Freddie Mac-owned* "no cash-out" refinance *Condominium Unit Mortgages*, Freddie Mac-owned "no cash-out" refinance *Cooperative Share Loans, GreenCHOICE Mortgages* [SM], OR as directed in *Seller's* negotiated term. • **Format**: Values may not exceed 9 characters.	String 30			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Streamlined Loan Details ...Related Investor Loan Identifier	*String 9

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
222	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF applies	**Values:** ◊ Enter "FRE" for *Freddie Mac-owned Converted Mortgages* , Freddie Mac-owned "no cash-out" refinance *Condominium Unit Mortgages* , *Freddie Mac-owned* "no cash-out" refinance *Cooperative Share Loans* , *GreenCHOICE Mortgages* [SM] , *Enhanced Relief Refinance Mortgages, -HomeOne* [SM] *Mortgages, and Refi Possible* [SM] *Mortgages,* OR as directed in *Seller's* negotiated term. ◊ Enter "Seller" for *Seller-Owned Modified Mortgages* and *Seller-Owned Converted Mortgages.*	Enumerated	FRE Seller		**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Streamlined Loan Details** ...Related Investor Loan Type	Enumerated
224	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ApplicationReceivedDate	The date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the truth-in-lending disclosure.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** The date the creditor or originator first received the information necessary to constitute a loan application under the TRID rules.	YYYY-MM-DD			**Loan (Closing or Modification)** .Origination Information ..**Origination Details** ...Application Received Date	YYYY-MM-DD
225	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless *Mortgage* is assumable as of the *Note Date* .	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..**Assumability Details** ...Assumability Indicator	Boolean
226	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is a *Balloon/Reset Mortgage* .	Boolean	false true		**Loan (Closing or Modification)** .Product Information ..**Product Details** ...Balloon Indicator	Boolean
227	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BorrowerCount	The number of borrowers obligated on the note.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the total number of *Borrowers* on the *Note* (can be more than five). ◊ Enter "1" for Native American tribe or tribal organization *Borrowers* ; do not provide information about secondary *Borrower(s)* .	Numeric 2			**Loan (Closing or Modification)** .Origination Information ..**Origination Details** ...Borrower Count	Numeric 2
228	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* has a temporary subsidy buydown.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..**Temporary Buydown Details** ...Buydown Temporary Subsidy Indicator	Boolean
229	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the capitalized balance was added to the unpaid principal balance (UPB) of the *Note* prior to delivery.	Boolean	false true		**Loan (Closing or Modification)** .Origination Information ..**Origination Details** ...Capitalized Loan Indicator	Boolean
231	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is a *Construction Conversion* or *Renovation Mortgage* .	Boolean	false true		**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Construction Details** ...Construction Loan Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
232	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* has, or ever had, a conversion option.	Boolean	false true		**Loan (Closing or Modification)** .Product Information ..Conversion Option Details ...Convertible Indicator	Boolean
233	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF exists	**Values:** ◊ Enter "true" if permitted by the Seller's negotiated term. ◊ Enter "true" if at the time of delivery, the *Note* is stored electronically rather than by traditional paper documentation.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..Note Details ...eNoteIndicator	Boolean
234	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	EscrowIndicator	Indicates whether or not escrows are associated with this loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless there is an Escrow associated with the *Mortgage* .	Boolean	false true		**Loan (Closing or Modification)** .Origination Information ..Origination Details ...Escrow Indicator	Boolean
236	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Definition:** The related Guide Glossary term is "*Initial Period.*"	Numeric 3			**Loan (Closing or Modification)** .Note Information ..ARM Details ...Initial Fixed Period Effective Months Count	Numeric 3
237	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* has an interest only feature.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..Interest Only Details ...Interest Only Indicator	Boolean
238	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the Mortgage is a *Home Possible Mortgage* or identified as an affordable *Mortgage* in *Seller's* negotiated term.	Boolean	false true		**Loan (Closing or Modification)** .Product Information ..Product Details ...Loan Affordable Indicator	Boolean
240	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	PrepaymentPenaltyIndicator	Indicates whether the loan includes a penalty charged to the borrower in the event of prepayment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* has, or ever had, a prepayment penalty provision.	Boolean	false true		**Loan (Closing or Modification)** .Note Information ..Prepayment Penalty Details ...Prepayment Penalty Indicator	Boolean
241	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	RelocationLoanIndicator	Indicates if the loan is part of a corporate relocation program.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the Mortgage is a fixed-rate Mortgage that complies with Guide Section 6202.3 relating to relocation Mortgages.	Boolean	false true		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Loan Details ...Relocation Loan Indicator	Boolean
243	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is a shared equity *Mortgage* that meets the requirements of Guide Section 4204.5.	Boolean	false true		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Loan Details ...Shared Equity Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
244	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values**: ◊ Enter the total number of financed 1-4 unit properties obligated on across all *Borrowers* on the loan. Do not include commercial properties or timeshares. ◊ The subject property is included in the property count.	Numeric 2			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Additional Underwriting Details** ...Total Mortgaged Properties Count	Numeric 2
244.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	EnergyImprovementAmount	The total dollar amount of energy-related improvements included in the transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "GreenCHOICE" or "GreenCHOICEToPayOffOutstandingEnergyDebt"	**Values**: ◊ Enter the cost of energy efficiency improvements or the amount to payoff energy efficiency debt. ◊ The amount entered must be greater than "0" (zero).	Amount 9.2			**Loan (Closing or Modification)** **.Affordable Information** **..Affordable Details** ...Energy Improvement Amount	Amount 9.2
247	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue does not exist AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR (Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through *Cash-Released XChange*[SM]]	**Values:** Enter if the *Indicator Score* does not exist or is not usable.	Enumerated	InsufficientCreditHistory SignificantErrorsScore		**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** ...Credit Score Impairment Type	Enumerated
249	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue exists	**Values:** Enter if the *Indicator Score* exists.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other		**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** ...Loan Level Credit Score Selection Method Type	Enumerated
250	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"		Enumerated	SellerSpecific		**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** ...Loan Level Credit Score Selection Method Type	Enumerated
251	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 247-CreditScoreImpairmentType does not exist AND Sort ID 611-PartyRoleType = "Borrower" AND (Either Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND [(Sort ID 326-AutomatedUnderwritingSystemType <> "LoanProspector") OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription <> "LoanProductAdvisor") OR Sort ID 328-LoanManualUnderwritingIndicator = "true") OR Mortgage is delivered through *Cash-Released XChange*[SM]]	• **Definition:** The related Guide Glossary term is "*Indicator Score*." • **Values:** Enter if the Indicator Score exists.	Numeric 4			**Loan (Closing or Modification)** **.Underwriting / Credit Information** **..Loan Level Credit Details** ...Loan Level Credit Score Value	Numeric 4
252	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter value for NoteDate (Sort ID 320) for non-modified loan deliveries ◊ Enter value for LoanModificationEffectiveDate for modified loan deliveries	YYYY-MM-DD			N/A	YYYY-MM-DD

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
253	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter "AtClosing" if the loan **is not** a modification (MortgageModificationIndicator = "false"). ◊ Enter "AtModification" if the loan **is** a modification (MortgageModificationIndicator = "true").	Enumerated	AtClosing AtModification	Required to save the file in the Loan Selling Advisor.	**Loan (Closing or Modification)**	Enumerated
254	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed mortgage insurance premium by the value of the subject property.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** If there is no financed mortgage insurance, BaseLTVRatioPercent equals LTVRatioPercent. See Guide Section 4701.2(a).	Percent 3.4			**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Delivered LTV Values** ...Base LTV Ratio Percent	Percent 3.4
255	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** *See Tab 12-Additional Implementation Notes*	Percent 3.4			**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Delivered LTV Values** ...LTV Ratio Percent	Percent 3.4
256	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ For *Mortgages* with capitalized balances, enter the actual recomputed maturity date based on the actual principal and interest payment currently applicable. ◊ For *Mortgages* with principal curtailments, enter the date of the final monthly P&I payment as indicated on the *Note*, disregarding the effect of any curtailment.	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..Note Details ...Loan Maturity Date	YYYY-MM-DD
257	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Numeric 3			**Loan (Closing or Modification)** .Note Information ..Note Details ...Loan Maturity Period Count	Numeric 3
258	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "Month" unless otherwise permitted by *Seller's* negotiated term.	Enumerated	Biweekly Month		**Loan (Closing or Modification)** .Note Information ..Note Details ...Loan Maturity Period Type	Enumerated
258.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	BiweeklyComparableMonthlyMaturityDate	For a loan with scheduled biweekly payments this is the alternative maturity date if the loan had scheduled monthly payments.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 270-PaymentFrequencyType = "Biweekly" AND Sort ID 232-ConvertibleIndicator = "true"	**Value:** Enter the maturity date based on a monthly repayment schedule as indicated on the *Note*.	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..Note Details ...Biweekly Comparable Monthly Maturity Date	YYYY-MM-DD
259	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION	MODIFICATION	LoanModificationEffectiveDate	The date on which the change in the terms of the Note go into effect.	Subject Loan	AtModification	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the effective date of the modification agreement for *Seller-Owned Modified Mortgages*. ◊ Enter the date on which the *Construction Conversion* or *Renovation Modification Agreement* was effective. (The related Guide Glossary term is "*Effective Date of Permanent Financing*.")	YYYY-MM-DD		IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Modification)** .Modification Information ..**Modification Details** ...Loan Modification Effective Date	YYYY-MM-DD
268	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ For subsidy buydown *Mortgages*, enter the monthly payment shown on the *Note* (without reference to the temporary subsidy buydown). ◊ For financed permanent buydown *Mortgages*, enter the initial P&I amount at the permanently bought down *Note Rate*.	Amount 9.2			**Loan (Closing or Modification)** .Note Information ..Note Details ...Initial Principal and Interest Payment Amount	Amount 9.2

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
269	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentBillingStatementLeadDaysCount	The number of days between the billing statement date and the payment due date.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Numeric 3			**Loan (Closing or Modification)** .Product Information ..**Daily Simple Interest (If Applicable)** ...Payment Billing Statement Lead Days Count	Numeric 3
270	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values**: Enter "Monthly" unless otherwise permitted by *Seller's* negotiated term.	Enumerated	Biweekly Monthly		**Loan (Closing or Modification)** .Product Information ..**Product Details** ...Payment Frequency Type	Enumerated
272	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ For ARMS, must be the first day of the month. ◊ For Mortgages with capitalized balances, enter the value of LastPaidInstallmentDueDate.	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..**Note Details** ...Scheduled First Payment Date	YYYY-MM-DD
287	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the total number of monthly payments available from all Borrowers' reserves, as described in Guide Section 5501.2. ◊ In cases where the value for BorrowerReservesMonthlyPaymentCount is not a whole number, e.g., "1.5 months", round down to next whole number. ◊ "0" (zero) is an acceptable value.	Numeric 3			**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Additional Underwriting Details** ...Borrower Reserves Monthly Payment Count	Numeric 3
290	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the monthly debt payment as defined in Guide Section 5401.2. Round to the nearest dollar. ◊ For subsidy buydown *Mortgages*, enter the monthly debt payment calculated using the monthly housing expense determined using the *Mortgage* payment the *Borrower* is making at the time the Seller delivers the Mortgage. Round to the nearest dollar. ◊ For *Mortgages* for which the *Borrower* uses credit card, cash advance, or unsecured line of credit to pay fees, enter the monthly debt payment as defined in Guide Section 5401.2, including the amount charged or advanced when it is included in the *Borrower's* total outstanding debt. Round to the nearest dollar.	Numeric 9			**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Additional Underwriting Details** ...Total Liabilities Monthly Payment Amount	Numeric 9
291	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter the aggregate of Sort ID 573-BorrowerQualifyingIncomeAmount for all *Borrowers*. Round to the nearest dollar.	Numeric 9			**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Additional Underwriting Details** ...Total Monthly Income Amount	Numeric 9
292	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the sum of the monthly charges for all *Borrowers' Primary Residences* (regardless of property usage type) as described in Guide Section 5401.1. Round to the nearest dollar. ◊ For second home or Investment Property *Mortgages*, enter the housing expense for all *Borrowers' Primary Residences*, not the housing expense of the subject property. Round to the nearest dollar. ◊ For subsidy buydown *Mortgages*, enter the monthly housing expense calculated using the *Mortgage* payment the *Borrower* is making at the time the Seller delivers the *Mortgage*. Round to the nearest dollar. ◊ For financed permanent buydown *Mortgages*, calculate using the initial P&I payment amount at the permanently bought down *Note Rate*. Round to the nearest dollar.	Numeric 9			**Loan (Closing or Modification)** .Underwriting / Credit Information ..**Additional Underwriting Details** ...Total Monthly Proposed Housing Expense Amount	Numeric 9

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
293	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 294-RefinanceCashOutDeterminationType = "CashOut"	• **Format:** Enter as a positive number. • **Values:** ◊ Enter the *Note Amount* (Sort ID 319) minus the following amounts paid with the proceeds of the refinanced *Mortgage:* - Existing first lien (including prepayment penalty) - The amount paid on any subordinate liens secured by the *Mortgaged Premises* that were used in their entirety to purchase the subject property - *Closing Costs* - The outstanding balance of a land contract or contract for deed, per the requirements of Guide Section 4404.1 - A Property Assessed Clean Energy (PACE) or PACE-like obligation, per the requirements of Guide Section 4301.8 - The energy and/or water efficiency improvements, per the requirements of Guide Section 4606.4 - For *CHOICERenovation* SM *Mortgages,* the renovations per the requirements of Guide Section 4607.8(b)	Amount 9.2			Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Amount	Amount 9.2
294	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutDeterminationType	Specifies how the lender has classified a refinanced loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance"	**Values:** ◊ Enter "CashOut" for special purpose cash-out refinance *Mortgages* when cash was used to buy out the equity of a co-owner, per the requirements in Guide Section 4301.5. ◊ Enter "NoCashOut" for FRE-Owned "no cash-out" refinance *Mortgages* with expanded LTV/TLTV/HTLTV ratios, per the requirements in Guide Section 4301.4.	Enumerated	CashOut NoCashOut		Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Details ...Refinance Cash Out Determination Type	Enumerated
311	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter the date on which the interest rate reflected on the note was locked with the *Borrower* . ◊ If the lock date is extended, and the extension results in a change to the interest rate that was originally locked in, enter the date the price lock was extended. ◊ Do not enter the date that the aggregator locked in the rate with the correspondent. ◊ Enter only the date; the time will be ignored. ◊ This value corresponds with the Rate Set Date used in determining Sort ID 208-HMDARateSpreadPercent in accordance with the 2015 HMDA Final Rule.	YYYY-MM-DD			Loan (Closing or Modification) .Origination Information ..Origination Details ...Borrower Price Lock Date	YYYY-MM-DD
312	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values**: ◊ Enter the value of the index (Sort ID 110-IndexSourceType) used to generate the Settlement/Closing Disclosure Statement. ◊ Enter the value of the index used to calculate the initial *Note Rate* for an ARM (not taking into account any discounts or premiums). This is the value of the index in effect the day the Settlement/Closing Disclosure Statement provided to the *Borrower* was prepared.	Percent 3.4			Loan (Closing or Modification) .Note Information ..ARM Details ...Disclosed Index Rate Percent	Percent 3.4
313	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Subject Loan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	**Values:** Data point not required in "AtModification" container.	Enumerated	FirstLien		Loan (Closing) .Product Information ..Product Details ...Lien Priority Type	Enumerated
315	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** Enter "Purchase" for purchase transaction *Mortgages* .	Enumerated	Purchase Refinance		Loan (Closing or Modification) .Underwriting / Credit Information ..Loan Details ...Loan Purpose Type	Enumerated
317	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	**Values:** ◊ Enter "Conventional" unless the *Mortgage* is a government loan. ◊ The related Guide Glossary term for "Conventional" is "*Home Mortgage* ." ◊ The related Guide Glossary term for "USDA Rural Housing" is "*Section 502 GRH Mortgage* ."	Enumerated	Conventional FHA Other USDARuralHousing VA		Loan (Closing or Modification) .Product Information ..Product Details ...Mortgage Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
318	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 317-MortgageType = "Other"		Enumerated	PublicAndIndianHousing		**Loan (Closing or Modification)** .Product Information ..Product Details ...Mortgage Type	Enumerated
319	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Amount 9.2		IF the delivered Mortgage **is not** converted, required to save the file in the Loan Selling Advisor.	**Loan (Closing or Modification)** .Note Information ..Note Details ...Note Amount*	Amount 9.2
320	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	Subject Loan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	**Values:** Enter values as specified on *Tab 12-Additional Implementation Notes.* ◊ Enter the date of *GreenCHOICE Mortgage* ^{SM} funding and not the anticipated date of final disbursement of the *Escrow Funds.*	YYYY-MM-DD			**Loan (Closing or Modification)** .Note Information ..Note Details ...Note Date	YYYY-MM-DD
321	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	• **Values:** Enter the original interest rate as indicated on the *Note* unless the *Mortgage* is one of the of the following: ◊ For subsidy buydown *Mortgages,* enter the rate shown on the *Note* (without reference to the temporary buydown subsidy). ◊ For financed permanent buydown *Mortgages* , enter the permanently bought down initial *Note Rate* . ◊ For *Construction Conversion* and *Renovation Mortgages,* enter the rate in effect for the *Permanent Financing.* ◊ For *Seller-Owned Modified Mortgages,* enter the rate in effect after modification. • **Format:** The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4			**Loan (Closing or Modification)** .Note Information ..Note Details ...Note Rate Percent	*Percent 3.3
322	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "LoanProspector" OR Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor"	**Definition:** The related Guide Glossary term is "Key Number." **Values:** ◊ Enter the *LP AUS Key Number* for all *Loan Product Advisor* ® *Mortgages,* including *Caution Mortgages.* ◊ For all Home Possible Mortgages, enter the *LP AUS Key Number* even if a Non-Loan Prospector or *Non-Loan Product Advisor*® Mortgage. ◊ For all Manufactured Homes, enter the *LP AUS Key Number* even if a Non-Loan Prospector or *Non-Loan Product Advisor*® Mortgage.	String 20			**Loan (Closing or Modification)** .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Case Identifier	String 20
325	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType exists OR (Sort ID 326-AutomatedUnderwritingSystemType = "Other" AND Sort ID 327-AutomatedUnderwritingSystemTypeOtherDescription = "LoanProductAdvisor") AND the loan received a risk classification	**Values:** ◊ Enter the applicable *Risk Class/Classification* for Loan Prospector® or *Loan Product Advisor® Mortgages.* ◊ For other AUS *Mortgages,* if permitted by *Seller's* negotiated terms, enter the recommendation provided by the AUS.	Enumerated	A1Accept A2Accept Accept Approve ApproveEligible C1Caution C2Caution Caution		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting Recommendation Description	Enumerated
326	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 328-LoanManualUnderwritingIndicator = "false"	**Values:** ◊ For *Loan Prospector Mortgages,* enter "LoanProspector." ◊ Enter "Other" if permitted by Seller's negotiated term. ◊ Enter "Other" if "FirstMortgageCreditScore" is permitted by Seller's negotiated term. ◊ Enter "Other" if "LoanProductAdvisor" was used to assess the loan. ◊ For all other automated underwriting system *Mortgages,* if permitted by *Seller's* negotiated terms, enter the applicable automated underwriting system.	Enumerated	Clues DesktopUnderwriter ECS LoanProspector Other Zippy		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
327	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326-AutomatedUnderwritingSystemType = "Other"	**Values:** ◊ Enter "FirstMortgageCreditScore" if permitted by *Seller's* negotiated term. ◊ Enter "LoanProductAdvisor" if used to assess the loan.	Enumerated	FirstMortgageCreditScore LoanProductAdvisor		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Underwriting Details ...Automated Underwriting System Type	Enumerated
328	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	• **Definition:** The related Guide Glossary term is "*Manually Underwritten Mortgage*." • **Values:** **For Non-Loan Product Advisor® Mortgages:** ◊ Enter "true" if the loan was manually underwritten prior to delivery. **For Loan Product Advisor® Mortgages:** ◊ Enter "false" if the loan underwriting decision is not based on manual underwriting and is based on the recommendation from an automated underwriting system. ◊ Enter "true" if the *LP or LPA Risk Class/Classification* is "Caution" and the loan was manually underwritten prior to delivery.	Boolean	false true		**Loan (Closing or Modification)** .Underwriting / Credit Information ..Underwriting Details ...Loan Manual Underwriting Indicator	Boolean
332	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Parent Container:** ◊ Submit this LOAN container (Sort IDs 332-351) with origination data for modified loans being delivered to FRE ◊ Also submit a LOAN container with LoanStateType = "AtModification" (Sort IDs 93-331) with all data points updated to reflect the modified loan. Some values may not have changed.	Enumerated	SubjectLoan		N/A	Enumerated
332.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	**Parent Container:** Provide 2 INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE Containers: ◊ One with AdjustmentRuleType = "First" to describe the *Initial Period* and *Initial Caps* of the original *Mortgage* prior to modification; and ◊ One with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and *Periodic Caps* of the original *Mortgage* prior to modification.	Enumerated	First Subsequent		**Loan (Closing)** .Note Information ..ARM Details ...First and Subsequent Adjustment	Enumerated
332.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	**Values:** ◊ For AdjustmentRuleType = "First", enter the number of months between the initial rate adjustment and the second rate adjustment. ◊ For AdjustmentRuleType = "Subsequent", enter the number of months between the second rate adjustment and the third rate adjustment.	Numeric 3			**Loan (Closing)** .Note Information ..ARM Details ...First and Subsequent Adjustment ....Per Change Rate Adjustment Frequency Months Count	Numeric 3
333	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter the amortization type of the original *Mortgage* prior to modification.	Enumerated	AdjustableRate Fixed		**Loan (Closing)** .Product Information ..Product Details ...Loan Amortization Type	Enumerated
335	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"		Enumerated	Simple		**Loan (Closing)** .Product Information ..Product Details ...Loan Amortization Type	Enumerated
337	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Definition:** The related Guide Glossary term is "*Balloon / Reset Mortgage.*" **Values:** Enter "false" unless the original *Mortgage* had a balloon feature prior to modification.	Boolean	false true		**Loan (Closing)** .Product Information ..Product Details ...Balloon Indicator	Boolean
337.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Initial Period.*" • **Values:** Enter the *Initial Period* of the original *Mortgage* prior to modification.	Numeric 3			**Loan (Closing)** .Note Information ..ARM Details ...Initial Fixed Period Effective Months Count	Numeric 3
337.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter "true" if the original *Mortgage* had an *Initial Interest*℠ feature prior to modification.	Boolean	false true		**Loan (Closing)** .Note Information ..Interest Only Details ...Interest Only Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
338	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the original Note Date of the modified *Mortgage* . ◊ For *Construction Conversion* or *Renovation Mortgages* with Modification Documentation, enter the original Note Date of the *Interim Construction Financing* documentation.	YYYY-MM-DD			N/A	YYYY-MM-DD
339	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** Enter "AtClosing" to indicate that the associated loan data in this LOAN container is accurate as of the *Note Date* .	Enumerated	AtClosing		**Loan (Closing)**	Enumerated
340	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter the maturity date on the original *Note* prior to modification.	YYYY-MM-DD			**Loan (Closing)** **.Note Information** **..Note Details** ...Loan Maturity Date	YYYY-MM-DD
342	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter the payment frequency on the original *Note* prior to the modification.	Enumerated	Biweekly Monthly		**Loan (Closing)** **.Product Information** **..Product Details** ...Payment Frequency Type	Enumerated
344	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Values:** Enter the first payment date as stated on the *Note* prior to the modification.	YYYY-MM-DD			**Loan (Closing)** **.Note Information** **..Note Details** ...Scheduled First Payment Date	YYYY-MM-DD
345	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the original lien priority of the *Mortgage* prior to modification. ◊ For *Construction Conversion* or *Renovation Mortgages* with Modification Documentation, enter the lien priority of the *Interim Construction Financing* documentation.	Enumerated	FirstLien		**Loan (Closing)** **.Product Information** **..Product Details** ...Lien Priority Type	Enumerated
347	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	**Definition:** The related Guide Glossary term for "Conventional" is "*Home Mortgage* ."	Enumerated	Conventional		**Loan (Closing)** **.Product Information** **..Product Details** ...Mortgage Type	Enumerated
349	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the original *Note* amount of the *Mortgage* prior to modification. ◊ For *Construction Conversion* or *Renovation Mortgages* with Modification Documentation, enter the Note amount of the *Interim Construction Financing* documentation.	Amount 9.2		This data point NOT required to save file in the Loan Selling Advisor.	**Loan (Closing)** **.Note Information** **..Note Details** ...Note Amount	Amount 9.2
350	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true"	**Values:** ◊ Enter the original *Note Date*. ◊ For *Construction Conversion* or *Renovation Mortgages* with Modification Documentation, enter the original Note Date of the *Interim Construction Financing* documentation.	YYYY-MM-DD			**Loan (Closing)** **.Note Information** **..Note Details** ...Note Date	YYYY-MM-DD
351	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	Subject Loan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "true" AND Sort ID 231-ConstructionLoanIndicator = "false"	• **Values:** Enter the *Interest Rate* as indicated on the original *Note* . • **Format:** The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4			**Loan (Closing)** **.Note Information** **..Note Details** ...Note Rate Percent	*Percent 3.3
352	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Subject Loan	Current	N/A	R	R	Required for all loans	*Note moved to "Saving Files In Loan Selling Advisor Column"*	Enumerated	SubjectLoan	Required to save the file in the Loan Selling Advisor.	N/A	Enumerated
354	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 232-ConvertibleIndicator = "true"	• **Definition:** Use for all convertible loans, not just ARM to Fixed. • **Values:** Enter "Exercised" when the conversion option has been exercised prior to delivery.	Enumerated	Active Exercised Expired		**Loan (Current)** **.Product Information** **..Conversion Details** ...Convertible Status Type	Enumerated
355	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	NextRateAdjustmentEffectiveDate	The date on which the next interest rate adjustment goes into effect.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	• **Definition:** The related Guide Glossary term is "*Interest Change Date.*" • **Values:** Enter the next *Interest Change Date* occurring after the *Mortgage* is delivered to FRE.	YYYY-MM-DD			**Loan (Current)** **.Payment Information** **..ARM Details** ...Next Rate Adjustment Effective Date	YYYY-MM-DD

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
363	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND delivered through *Cash-Released XChange℠* OR IF applies	**Values:** ◊ For *Mortgages* with *Escrow* accounts sold through *Cash-Released XChange ℠* , enter the *Escrow* balance amount. ◊ For *Concurrent Transfer of Servicing* (CTOS) *Mortgages* with *Escrow* accounts, enter the *Escrow* balance amount. ◊ For *GreenCHOICE Mortgages ℠* , enter the *Escrow* balance amount sufficient to cover the cost of the energy and/or water efficiency improvements.	Amount 9.2			**Loan (Current)** .Origination Information ..**Escrow Details** ...Escrow Balance Amount	Amount 9.2
364	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 366-EscrowMonthlyPaymentAmount ≥ "1"	**Values:** ◊ Enter the applicable value for each insurance or tax to be paid from *Escrow* . ◊ Enter "Other" if "Leasehold" is permitted by *Seller's* negotiated term.	Enumerated	See *Tab 8-Enumerations*		**Loan (Current)** .Origination Information ..**Escrow Details** ...Escrow Item Type	Enumerated
365	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemTypeOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 364-EscrowItemType = "Other"	**Values:** Enter "Leasehold" if permitted by *Seller's* negotiated term.	Enumerated	See *Tab 8-Enumerations*		**Loan (Current)** .Origination Information ..**Escrow Details** ...Escrow Item Type	Enumerated
366	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND loan delivered through *Cash-Released XChange ℠*	• **Values:** Enter the amount for the associated EscrowItemType. • **Format:** If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00."	Amount 9.2			**Loan (Current)** .Origination Information ..**Escrow Details** ...Escrow Monthly Payment Amount	Amount 9.2
367	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE	INTEREST_CALCULATION_OCCURRENCE	CurrentAccruedInterestAmount	The dollar amount of interest accrued on the loan between the last paid installment date and the date reported.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Amount 9.2			**Loan (Current)** .Payment Information ..**Other Payment Details (If Applicable)** ...Daily Simple Interest ....Current Accrued Interest Amount	Amount 9.2
368	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	Subject Loan	Current	N/A	CR	CR	IF applies		String 3			**Loan (Current)** .Product Information ..**Product Details** ...Investor Feature Identifier	String 3
369	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	BaseGuarantyFeePercent	The guaranty fee rate prior to applying any adjustments, such as buyup/buydown. This can be specified in a price sheet, commitment, or other agreement. The guaranty fee is a portion of the interest on the loan that is paid to a party to ensure the timely payment of principal and interest to the holders of securities backed by the loan.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
373	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuaranteeFeeAddOnIndicator	Indicates whether an eligible seller has elected the Add On or Post-Settlement delivery fees for a specific mortgage.	Subject Loan	Current	N/A	CI	CR	IF applies		Boolean	false true		**Loan (Current)** .Execution Information ..**Loan Level G-Fee Details** ...Guarantee Fee Add On Indicator	Boolean
374	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeeAfterAlternatePaymentMethodPercent	Contractual guaranty fee (after adjusting for the alternate payment method (APM) remittance cycle, if applicable) for an Mortgage Backed Security (MBS) pool mortgage.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
375	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeePercent	The guaranty fee rate after applying all adjustments to the guaranty fee, such as buyup/buydown. The guaranty fee is a portion of the interest on the loan that is paid to a party to guarantee the timely payment of interest and principal to the holders of securities backed by the loan.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
376	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	**Values:** ◊ Enter "PropertyInspectionAlternative" OR "AutomatedCollateralEvaluation" OR "PropertyDataCollection" if assessed through *Loan Product Advisor ®* (*LPA*) and permitted by *LPA* . ◊ Enter "PropertyInspectionWaiver" OR "ValueAcceptance" if permitted by *Seller's* negotiated term.	Enumerated	AutomatedCollateralEvaluation PropertyDataCollection PropertyInspectionAlternative PropertyInspectionWaiver ValueAcceptance		**Loan (Current)** .Product Information ..**Product Details** ...Investor Collateral Program Identifier	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
378	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	Subject Loan	Current	N/A	R	R	Required for all loans	**Values:** The value must always be "100".	Percent 3.4			**Loan (Current)** **.Product Information** **..Product Details** ...Investor Ownership Percent	Percent 3.4
379	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorProductPlanIdentifier	Specifies the investor identifier associated with the loan product being financed.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	String 10			N/A	N/A
380	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceDay	The day of the month on which principal and interest for the loan are remitted by the servicer to the investor.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	---DD			N/A	N/A
381	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceType	This describes the contractual accounting method used to calculate the funds received by the servicer from the borrower that are due to the investor.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
385	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the associated security.	Subject Loan	Current	N/A	CI	R	Required for all loans	**Values:** See *Tab 12-Additional Implementation Notes*	Amount 9.2			**Loan (Current)** **.Payment Information** **..Payment Details** ...Loan Acquisition Scheduled UPB Amount	Amount 9.2
386	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	Subject Loan	Current	N/A	CI	CR	IF applies	• **Values:** ◊ Enter the value as permitted by *Seller's* negotiated term. ◊ Enter in basis points, the increase or decrease amount of the Required Spread for each individual Mortgage allocated to a specific Guarantor or MultiLender Swap contract. ◊ Leave blank if not elected. • **Format:** Ignore the ULDDS format for this field. Enter the value as an integer. The system will divide the value by 10, which will insert a decimal point one place from the right of the number. So for a value of 4.5 basis points, enter "45" and the Loan Selling Advisor will insert a decimal between the "4" and the "5".	Percent 3.4			**Loan (Current)** **.Execution Information** **..Loan Level Buyup/Buydown Details** ...Loan Buyup Buydown Basis Point Number	*Numeric
387	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownType	Specifies the type of buyup or buydown an eligible seller has elected to exercise for a specific mortgage.	Subject Loan	Current	N/A	CI	CR	IF applies		Enumerated	Buydown Buyup BuyupBuydownDoesNotApply		**Loan (Current)** **.Execution Information** **..Loan Level Buyup/Buydown Details** ...Loan Buyup Buydown Type	Enumerated
389	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanDefaultLossPartyType	Indicates the party that bears the default loss for the loan.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
391	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyType	Identifies the party responsible for marketing the property in case of default.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
393	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT	LOAN_COMMENT	LoanCommentText	The text of the loan comment.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	String 100			N/A	N/A
394	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonResetIndicator	When true, indicates that the balloon loan has been reset.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 226-BalloonIndicator = "true"	**Values:** Enter "true" if the reset option has been exercised.	Boolean	false true		**Loan (Current)** **.Product Information** **..Reset Details** ...Balloon Reset Indicator	Boolean
395	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	The current interest rate, expressed as a percent, for this loan.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** Enter the value as of the *Funding Date*.	Percent 3.4			**Loan (Current)** **.Payment Information** **..ARM Details** ...Current Interest Rate Percent	Percent 3.4
397	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	Indicates that a loan modification exists.	Subject Loan	Current	N/A	R	R	Required for all loans	**Values:** Enter "false" unless the *Mortgage* is a: ◊ *Seller-Owned Modified Mortgage,* ◊ *Construction Conversion with Modification Documentation, or* ◊ *Renovation Mortgage* with *Modification Documentation*.	Boolean	false true		**Loan (Current)** **.Product Information** **..Modification Details** ...Mortgage Modification Indicator	Boolean
398.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	WarehouseLenderIndicator	An indicator denoting whether a Warehouse Bank is involved in the mortgage loan transaction through a relationship with the lender.	Subject Loan	Current	N/A	CI	R	* Required for all loans *on and after the ULDD Phase 3 mandate*	• **Values:** Enter "true" if the Mortgage was subject to a warehouse financing arrangement at delivery. • **Definition:** The related Guide Glossary term is "Pledged Mortgages."	Boolean	false true		**Party** **.Party Information** **..Warehouse Lender Details** ...Warehouse Lender Indicator	Boolean
399	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorCommitmentIdentifier	The unique identifier of the commitment that states the terms under which a loan seller and an investor agree to exchange loans for funds, securities, or other assets.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A	N/A

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
400	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorContractIdentifier	A unique identifier for a group of loans identified as part of a cash pool or a security pool.	Subject Loan	Current	N/A	CR	CR	IF applies	• **Parent Container:** The MISMO v3.0 schema allows only one data point per LOAN_IDENTIFIER container. For FRE, any or all of Sort IDs 400-403 may be required. If more than one of these data points is required for the delivered *Mortgage*, the LOAN _IDENTIFIER container must be repeated for each one. See XML samples provided in Appendix C. • **Values:** Enter the applicable contract number assigned by the Loan Selling Advisor.	String 30			N/A	String 30
400.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorLoanIdentifier	Account number assigned by the investor used for tracking on the investors systems.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	String 30			N/A	N/A
401	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	Subject Loan	Current	N/A	CR	CR	IF loan is registered with MERS	• **Parent Container:** See note for Sort ID 400. • **Format:** Valid values may not exceed 18 characters. • **Values:** If Sort ID 233-ENoteIndicator = "True", a MERS MIN will be required.	String 30			**Top of Screen** .MERS MIN Identifier AND **Loan (Current)** .Product Information ..Product Details ...MERS MIN Identifier	*String 18
402	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	Subject Loan	Current	N/A	R	R	Required for all loans	• **Parent Container:** See note for Sort ID 400. • **Format:** Values may not exceed 20 characters. • **Values:** Enter the Seller Loan Identifier, and not the Freddie Mac loan number.	String 30		Required to save the file in the Loan Selling Advisor.	**Top of Screen** .Seller Loan Identifier* AND **Loan (Current)** .Product Information ..Product Details ...Seller Loan Identifier	*String 20
403	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServicerLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	Subject Loan	Current	N/A	CR	CR	IF applies	• **Parent Container:** See note for Sort ID 400. • **Format:** Values may not exceed 20 characters.	String 45			**Loan (Current)** .Product Information ..Product Details ...Servicer Loan Identifier	*String 20
403.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifier	The value of the identifier for the specified type.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 403.2-LoanIdentifierType = "UniversalLoan"		String 45			N/A	String 45
403.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	Subject Loan	Current	N/A	CR	CR	IF applies		Enumerated	UniversalLoan		**Top of Screen** .Universal Loan Identifier AND **Loan (Current)** .Product Information ..Product Details ...Universal Loan Identifier	Enumerated
404	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	Subject Loan	Current	N/A	CR	CR	IF applies	**Values:** ◊ Enter "EnergyConservation" for *Mortgages* that finance the purchase of a property that is to be retrofitted, refurbished, or improved with energy conservation components. ◊ Enter "ConstructionConversion" for *Construction Conversion Mortgages* meeting the requirements of Guide Section 4602.3. ◊ Enter "Renovation" for *Renovation Mortgages* meeting the requirements of Guide Section 4602.3.	Enumerated	See Tab 8-Enumerations		**Loan (Current)** .Product Information ..Product Details ...Loan Program Identifier	Enumerated
405	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Subject Loan	Current	N/A	R	R	Required for all loans	**Values:** Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD			N/A	YYYY-MM-DD
406	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Subject Loan	Current	N/A	R	R	Required for all loans	*Note moved to "Saving Files In Loan Selling Advisor Column"*	Enumerated	Current	Required to save the file in the Loan Selling Advisor.	**Loan (Current)**	Enumerated
411	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	LenderPaidMIInterestRateAdjustmentPercent	The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Lender"		Percent 3.4			**Loan (Current)** .Mortgage Insurance Information ..Mortgage Insurance Details ...Lender Paid MI Interest Rate Adjustment Percent	Percent 3.4

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
412	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 429-PrimaryMIAbsenceReasonType does not exist	**Values:** Enter a value between 5 and 10 characters as defined in Guide Exhibit 10.	String 50			**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Certificate Identifier	String 50
413	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	Essent MGIC Other Radian UGI		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Company Name Type	Enumerated
414	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"	**Values:** Enter a valid insurer from Guide Exhibit 10.	Enumerated	ArchMI Enact MIF NMI		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Company Name Type	Enumerated
416	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter the percent of the *Note* amount covered by the *Mortgage* insurance for conventional (non-governmental) loans. See Guide Section 4701.1 for required coverage levels.	Percent 3.4			**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Coverage Percent	Percent 3.4
422	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedAmount	The amount of the up-front premium that is financed.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 423-MIPremiumFinancedIndicator = "true"	**Values:** For *Mortgages* with financed mortgage insurance premiums, enter the dollar amount of the single payment premium.	Amount 9.2			**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Premium Financed Amount	Amount 9.2
423	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumFinancedIndicator	Indicates whether mortgage insurance premium has been added to loan amount.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** Enter "false" unless the mortgage insurance premium is included as part of the principal amount of the *Mortgage* .	Boolean	false true		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Premium Financed Indicator	Boolean
426	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	**Values:** ◊ Enter the source ("Borrower" or "Lender") of the payment of the premium(s). ◊ If the premiums are paid both monthly and upfront, enter the source of the <u>monthly</u> premium payment only.	Enumerated	Borrower Lender		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...MI Premium Source Type	Enumerated
429	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not exist	**Values:** ◊ Enter "NoMIBasedOnOriginalLTV" if: the LTV is less than or equal to 80% and the subject loan is not required to have mortgage insurance. ◊ Enter "Other" for *Enhanced Relief Refinance Mortgages,* if applicable. ◊ Enter "Other" as directed by *Seller's* negotiated term.	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...Primary MI Absence Reason Type	Enumerated
430	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 429-PrimaryMIAbsenceReasonType = "Other"	**Values:** ◊ Enter "NoMIBasedOnMortgageBeingRefinanced" for *Enhanced Relief Refinance Mortgages.* ◊ Enter "NoMIBasedOnInvestorRequirements" as directed by *Seller's* negotiated term.	Enumerated	IndemnificationInLieuOfMI NoMIBasedOnInvestorRequirements NoMIBasedOnMortgageBeingRefinanced RecourseInLieuOfMI		**Loan (Current)** **.Mortgage Insurance Information** **..Mortgage Insurance Details** ...Primary MI Absence Reason Type	Enumerated
436	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PrincipalAndInterestPaymentAmount	The principal and interest amount that is part of the total payment being reported.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	**Values:** Enter the value as of the *Funding Date.*	Amount 9.2			**Loan (Current)** **.Payment Information** **.ARM Details** ...Principal and Interest Payment Amount	Amount 9.2
438	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	AggregateLoanCurtailmentAmount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	Subject Loan	Current	N/A	CR	CR	IF curtailments on the loan exist	**Values:** Enter the total of all curtailments received as of the *Funding Date.*	Amount 9.2			**Loan (Current)** **.Payment Information** **..Payment Details** ...Aggregate Loan Curtailment Amount	Amount 9.2
440	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	Subject Loan	Current	N/A	R	R	Required for all loans	• **Definition:** The related Guide Glossary term is "DDLPI (*Due Date of Last Paid Installment*) ." • **Values:** See *Tab 12-Additional Implementation Notes.*	YYYY-MM-DD			**Loan (Current)** **.Payment Information** **..Payment Details** ...Last Paid Installment Due Date	YYYY-MM-DD
441	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaymentReceivedDate	The actual date the last payment by the borrower was received by the lender.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 335-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD			**Loan (Current Tab)** **.Payment Information** **..Other Payment Details (If Applicable)** **...Daily Simple Interest** ....Last Payment Received Date	YYYY-MM-DD
442	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	Subject Loan	Current	N/A	R	R	Required for all loans		Amount 9.2			**Loan (Current)** **.Payment Information** **..Payment Details** ...Current UPB Amount	Amount 9.2

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
450	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	FNMHomeImprovementProductType	Denotes the Fannie Mae-specific home improvement product.	Subject Loan	Current	N/A	CI	O	N/A	Not Used	Enumerated		N/A		N/A
451	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	**Values:** ◊ Enter "TexasEquity" for *Texas Equity Section 50(a)(6) Mortgages.* ◊ Enter "EnhancedReliefRefinance" for *Enhanced Relief Refinance Mortgages* if permitted under Guide Chapter 4304.	Enumerated	EnhancedReliefRefinance StreamlinedReliefRefinance TexasEquity		**Loan (Current)** **.Product Information** **..Product Details** ...Refinance Program Identifier	Enumerated
452	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	DelinquentPaymentsOverPastTwelveMonthsCount	The number of times during the past twelve months that the payment on the subject loan was delinquent.	Subject Loan	Current	N/A	R	R	Required for all loans	**Definition:** See *Tab 12-Additional Implementation Notes* **Values:** For a loan with no delinquencies, enter "0".	Numeric 2			**Loan (Current)** **.Payment Information** **..Payment Details** ...Delinquent Payments Over Past Twelve Months Count	Numeric 2
459	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Parent Container:** ◊ Provide this LOAN Container with LoanStateType = "AtConversion" (Sort IDs 459 - 509) with data about the *Converted Mortgage* . ◊ Also provide a LOAN container with LoanStateType = "AtClosing" (Sort IDs 93-331) with data about the original loan prior to conversion.	Enumerated	SubjectLoan	IF the condition is met, required to save the file in the Loan Selling Advisor.	N/A	Enumerated
460	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	LatestConversionEffectiveDate	The most recent date on which a change in the terms of the loan, as described in the Note, became effective.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the *Conversion Date* .	YYYY-MM-DD		IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Conversion)** **.Conversion Information** ..Latest Conversion Effective Date	YYYY-MM-DD
461	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the loan amortization type of the *Converted Mortgage* .	Enumerated	Fixed	IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Conversion)** **.Product Information** **..Product Details** ...Loan Amortization Type	Enumerated
463	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"		Enumerated	Simple		**Loan (Conversion)** **.Product Information** **..Product Details** ...Interest Calculation Type	Enumerated
464.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter "false" unless otherwise permitted by *Seller's* negotiated term.	Boolean	false true		**Loan (Conversion)** **.Product Information** **..Product Details** ...Balloon Indicator	Boolean
465	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the value of LatestConversionEffectiveDate	YYYY-MM-DD			N/A	YYYY-MM-DD
466	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter "AtConversion" to indicate that this LOAN Container provides data about the *Converted Mortgage* .	Enumerated	AtConversion	IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Conversion)**	Enumerated
467	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected in the Note.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the maturity date of the resulting *Converted Mortgage* .	YYYY-MM-DD			**Loan (Conversion)** **.Conversion Information** ..Loan Maturity Date	YYYY-MM-DD
468	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the P&I payment as stated on the *Note* after the conversion.	Amount 9.2			**Loan (Conversion)** **.Conversion Information** ..Initial Principal and Interest Payment Amount	Amount 9.2

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
469	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the payment frequency of the *Converted Mortgage* .	Enumerated	Monthly		**Loan (Conversion)** **.Product Information** **..Product Details** ...Payment Frequency Type	Enumerated
471	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the date of the first scheduled *Mortgage* payment after conversion.	YYYY-MM-DD			**Loan (Conversion)** **.Conversion Information** ..Scheduled First Payment Date	YYYY-MM-DD
472	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Definition:** The related Guide Glossary term for "Conventional" is "*Home Mortgage* ."	Enumerated	Conventional		**Loan (Conversion)** **.Product Information** **..Product Details** ...Mortgage Type	Enumerated
474	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	**Values:** Enter the loan amount of the resulting *Converted Mortgage* .	Amount 9.2		IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Conversion)** **.Conversion Information** ..Note Amount	Amount 9.2
476	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	Subject Loan	AtConversion	N/A	CI	CR	IF Sort ID 354-ConvertibleStatusType = "Exercised"	• **Values:** Enter the interest rate of the resulting converted *Note* in effect as of the *Conversion Date* . • **Format:** The only reasonable values supported at this time are restricted to a format of Percent 3.3.	Percent 3.4			**Loan (Conversion)** **.Conversion Information** ..Note Rate Percent	*Percent 3.3
496	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	RelatedLoan		N/A	N/A
497	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AdjustableRate Fixed RateImprovementMortgage		N/A	N/A
499	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Boolean	false true		N/A	N/A
501	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A	N/A
502	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	AtClosing		N/A	N/A
503	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Numeric 3			N/A	N/A
504	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	Month		N/A	N/A
506	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	YYYY-MM-DD			N/A	N/A
507	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Enumerated	FirstLien		N/A	N/A
509	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	Related Loan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	Not Used	Amount 9.2			N/A	N/A
510	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	Related Loan	Current	N/A	CR	CR	IF subject loan has secondary financing	**FRE Conditionality:** ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" and/or "SecondaryFinancingHELOC" then this data point MUST be delivered. ◊ Note this data point also may be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	RelatedLoan	IF the condition is met, required to save the file in the Loan Selling Advisor.	**Loan (Current)** **.Secondary Financing / Related Loan Information** **..Related Loan**	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
511	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	Related Loan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	**Values:** ◊ Enter the HELOC maximum credit line as of the *Note Date* of the *First Lien Mortgage*. If the maximum credit line has been modified, deliver the modified maximum amount. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC".	Amount 9.2			**Loan (Current)** **.Secondary Financing / Related Loan Information** **..Related Loan** **...HELOC Details** ....Current HELOC Maximum Balance Amount	Amount 9.2
512	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOC_OCCURRENCE	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	Related Loan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	**Values:** ◊ Enter the disbursed amount (used portion) as of the *Note Date* of the *First Lien Mortgage*, not the maximum credit line amount. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingHELOC". ◊ Enter "0" if no disbursements have occurred as of the *Note Date*.	Amount 9.2			**Loan (Current)** **.Secondary Financing / Related Loan Information** **..Related Loan** **...HELOC Details** ....HELOC Balance Amount	Amount 9.2
513	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	Related Loan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	**Values:** ◊ Enter "false" IF Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd" ◊ Enter "true" IF Sort IDs 153 or 176 = "SecondaryFinancingHELOC" ◊ Note the value could be either "true" or "false" if Sort IDs 153 and 176 do not exist	Boolean	false true		**Loan (Current)** **.Secondary Financing / Related Loan Information** **..Related Loan** **...HELOC Details** ....HELOC Indicator	Boolean
513.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	Related Loan	Current	N/A	CR	CR	IF Sort ID 517-LienPriorityType exists	**Values:** Enter "false" unless secondary financing is an *Affordable Second*.	Boolean	false true		**Property** **.Property Information** **..Secondary Financing/Related Loan Information** ...Loan Affordable Indicator (Related Loan)	Boolean
514	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	Related Loan	Current	N/A	CR	CR	IF Sort ID 515-LoanStateType exists	• **Conditionality:** ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then at least one instance of this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values. • **Values:** Enter the date the data is retrieved from the lender's delivery system.	YYYY-MM-DD	N/A			YYYY-MM-DD
515	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	Related Loan	Current	N/A	CR	CR	IF subject loan has secondary financing	• **Conditionality:** ◊ IF Sort ID 153 or Sort ID 176 = "SecondaryFinancingClosedEnd" or "SecondaryFinancingHELOC" then at least one instance of this data point MUST be delivered. ◊ Note this data point may also be delivered if these data points do not exist or do exist and do not have these values.	Enumerated	Current		**Loan (Current)**	Enumerated
515.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	Related Loan	Current	N/A	CI	CR	IF Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 513-HELOCIndicator = "false" AND Sort ID 513.1-LoanAffordableIndicator = "true"	**Values:** ◊ Enter the dollar amount of the principal and interest payment as stated on the *Note* for the related loan. ◊ Enter "0" for Affordable Seconds® meeting the requirements of Guide Section 4204.2(a)(iv), where the principal and interest payment on the related loan is not due for the first five or more years following the Note Date.	Amount 9.2			**Loan (Current)** **.Secondary Financing/Related Loan Information** **..Related Loan** ...Initial Principal And Interest Payment Amount	Amount 9.2
516	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	Related Loan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "false"	**Values:** ◊ Enter the balance of the closed-end subordinate *Mortgage*. ◊ Value must be ≥ to Sort ID 151-ClosingCostContributionAmount or Sort ID 172-DownPaymentAmount if Sort IDs 153 or 176 = "SecondaryFinancingClosedEnd".	Amount 9.2			**Loan (Current)** **.Secondary Financing / Related Loan Information** **..Related Loan** **...Closed-end Second** ....Current UPB Amount	Amount 9.2
517	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	Related Loan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	**Values:** There may be up to 3 LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current", but each valid value for LienPriorityType may be used only once.	Enumerated	SecondLien ThirdLien FourthLien		**Loan (Current)** **.Secondary Financing / Related Loan Information** **..Related Loan** ...Lien Priority Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
519	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	Related Loan	Current	N/A	CR	CR	IF Sort ID 510-LoanRoleType = "RelatedLoan" AND Sort ID 515-LoanStateType = "Current"	**Values:** Enter "Conventional" unless the secondary financing is a Rural Housing Leveraged Second.	Enumerated	Conventional USDARuralHousing		**Loan (Current)** **.Secondary Financing / Related Loan Information** **..Related Loan** **...Mortgage Type**	Enumerated
525	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRAISER/APPRAISER_LICENSE	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser"	**Values:** ◊ Enter the state license number of the appraiser who completed the final estimate of value. ◊ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. ◊ When the appraiser is a trainee and: ▪ Has a license identifier, deliver the trainee's license identifier ▪ Does not have a license identifier, deliver the word "trainee" (lower case) ◊ When the appraiser is not a trainee and there is no supervisory appraiser, deliver the Appraiser License Identifier.	String 50			**Party** **.Party Information** **..Appraiser Details** **...Appraiser License Identifier**	String 50
528	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None"]		Enumerated	Appraiser		N/A	Enumerated
534	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRAISER_SUPERVISOR/APPRAISER_LICENSE	APPRAISER_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	**Values:** ◊ Enter the state license number of the appraiser who completed the final estimate of value. ◊ Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. ◊ When Sort ID 528-PartyRoleType "Appraiser" is a trainee: ▪ Always deliver the Appraiser Supervisor Identifier, whether or not the appraiser supervisor signed the appraisal AND whether or not the appraiser trainee has a license identifier. ◊ When the appraiser is not a trainee and there is no supervisory appraiser, leave the field blank (do not make any entry such as N/A or none).	String 50			**Party** **.Party Information** **..Appraiser Details** **...Appraiser Supervisor Identifier**	String 50
537	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND [(Sort ID 89-PropertyValuationMethodType <> "AutomatedValuationModel" OR "None") OR Sort ID 90-PropertyValuationMethodTypeOtherDescription <> "DeskReview"] AND supervisor signed appraisal		Enumerated	AppraiserSupervisor		N/A	Enumerated
540	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist		String 30		IF the condition is met for the primary *Borrower*, required to save the file in the Loan Selling Advisor.	**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** **....First Name***	String 30
541	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist		String 35		IF the condition is met for the primary *Borrower*, required to save the file in the Loan Selling Advisor.	**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** **....Last Name***	String 35

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
542	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist AND middle name exists		String 30			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....Middle Name	String 30
543	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType does not exist AND suffix name exists		String 4			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....Suffix Name	String 4
544	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 545-LegalEntityType exists	**Values:** ◊ Enter the complete, unparsed name of the non-individual title holder of the *Mortgaged Premises* unless the *Borrower* is a *Living Trust.* ◊ If the *Borrower* is a *Living Trust,* indicate the complete unparsed name of the *Underwritten Settlor,* For example, "John W. Johnson"	String 100		Yes IF the primary borrower is a legal entity.	**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....Non-Individual Borrower Name*	String 100
545	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	**Values:** Enter "Other" if the non-individual title holder of the *Mortgaged Premises* is a living trust or Native American Tribe or Tribal Organization.	Enumerated	Estate GovernmentEntity LimitedLiabilityCompany LimitedPartnership JointVenture NonProfitCorporation Other		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....Non-Individual Borrower Type	Enumerated
546	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	CR	CR	IF Sort ID 545-LegalEntityType = "Other"	**Values:** Enter the applicable value for the non-individual title holder of the Mortgaged Premises.	Enumerated	LivingTrust NativeAmericanTribeOrTribalOrganization		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Details** ....Non-Individual Borrower Type	Enumerated
548	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** ◊ Enter the complete mailing street address for the property (excluding City, State, and ZIP). ◊ If the *Borrower's* mailing address is outside of the United States or Canada, include the "state" if applicable, after the street address.	String 100			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Mailing Address** ....Street Address	String 100
549	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressType	Specifies the type of address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		Enumerated	Mailing		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Mailing Address** ....Address Type	Enumerated
554	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		String 50			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Mailing Address** ....City Name	String 50
555	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at https://www.iso.org/iso-3166-country-codes.html	Enumerated			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Mailing Address** ....Country Code	Enumerated
557	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	**Format:** Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).	String 9			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Mailing Address** ....Postal Code	String 9
560	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	**Values:** ◊ If the *Borrower's* mailing address is outside of the United States or Canada, do not send this data point. See Notes for Sort ID 548. ◊ Enter state abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28-Postal Addressing Standards) for guidance about state codes.	Enumerated			**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Mailing Address** ....State Code	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
567	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")		Numeric 3			**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Borrower Age at Application Years Count	Numeric 3
568	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")		YYYY-MM-DD			**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Borrower Birth Date	YYYY-MM-DD
571	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Values:** ◊ Enter "Primary" if there is one *Borrower*. ◊ If there is more than one *Borrower*, enter "Primary" for one *Borrower* and "Secondary" for up to 4 additional *Borrowers*.	Enumerated	Primary Secondary	IF the condition is met for the primary *Borrower*, required to save the file in the Loan Selling Advisor.	**Borrower** .Borrower Information ..Borrower ...Borrower Details ....Borrower Classification Type*	Enumerated
572	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"	**Values:** ◊ Enter "true" if the mailing address of the primary *Borrower* or *Underwritten Settlor*, as applicable, is the same as the Mortgaged Premises. ◊ Enter "false" if the mailing address of the primary *Borrower* or *Underwritten Settlor*, as applicable, is not the same as the *Mortgaged Premises*. If applicable, see Section 1301.2(j) for mailing address requirements for *Borrowers* participating in an address confidentiality program.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Mailing Address ....Borrower Mail To Address Same as Property Indicator	Boolean
573	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	**Values:** Enter the stable monthly income, as defined in Guide Topic 5300, for each qualifying *Borrower*.	Numeric 9			**Borrower** .Borrower Information ..Borrower ...Borrower Underwriting Details ....Borrower Qualifying Income Amount	Numeric 9
576	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF applies	**Values:** ◊ Enter the applicable value as required for *Home Possible Mortgages, HomeOne™ Mortgages,* loans where all *Borrowers* have *Noncredit Payment References*, or as required in *Seller's* negotiated term. When required, at least one *Borrower* on the mortgage loan must complete homeownership education prior to loan closing. ◊ For *Home Possible Mortgages,* when required, at least one occupying *Borrower* on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "Other" if the *Borrower* did not participate in required counseling, or if the counseling was provided by a mortgage insurance company or a nonprofit organization such as a non-profit Community Development Financial Institution (CDFI). ◊ Enter "GovernmentAgency" if the *Borrower* completed Freddie Mac's online CreditSmart® Homebuyer U tutorial OR if the homeownership education was provided by a Housing Finance Agency (HFA), OR if the homeownership education was provided by a for-profit Community Development Financial Institution (CDFI). ◊ Enter "HUDApprovedCounselingAgency" if the *Borrower* completed homeownership education that was provided by a HUD-approved nonprofit counseling agency. ◊ Do not enter "LenderTrainedCounseling". ◊ Enter "NoBorrowerCounseling" if the *Borrower* is not required to participate in homeownership education, such as for a refinance transaction.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....First Time Homebuyer Details .....Counseling Confirmation Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
577	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	**Values:** ◊ Enter "BorrowerDidNotParticipate" if the referenced *Borrower* did not participate in homeownership education, and the required homeownership education was completed by another *Borrower* on the loan. ◊ Enter "MortgageInsuranceCompany" if the counseling was a program provided by a mortgage insurance company. ◊ Enter "NonProfitOrganization" if the homeownership education was provided by a Community Development Financial Institution (CDFI), or a program that meets the standards of the National Industry Standards for Homeownership Education and Counseling.	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....**First Time Homebuyer Details** .....Counseling Confirmation Type	Enumerated
578	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 238-LoanAffordableIndicator = "true" OR IF applies	**Values:** ◊ Enter the applicable value as required for *Home Possible Mortgages, HomeOne™ Mortgages,* loans where all *Borrowers* have *Noncredit Payment References,* or as required in *Seller's* negotiated term. When required, at least one *Borrower* on the mortgage loan must complete homeownership education prior to loan closing. ◊ Enter "BorrowerEducationNotRequired" if the *Borrower* is not required to participate in homeownership education, such as for a refinance transaction. ◊ Enter "Classroom" if instructor-led homeownership education was completed (not one-on-one). ◊ Enter "HomeStudy" if the *Borrower* completed Freddie Mac's online CreditSmart® Homebuyer U tutorial. ◊ Enter "Individual" if one-on-one counseling was performed. ◊ Enter "Other" if the Borrower did not participate in required counseling.	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....**First Time Homebuyer Details** .....Counseling Format Type	Enumerated
579	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 578-CounselingFormatType = "Other"	**Values:** ◊ Enter "BorrowerDidNotParticipate" if the referenced *Borrower* did not participate in homeownership education, and the required homeownership education was completed by an occupying *Borrower* on the loan.	Enumerated	BorrowerDidNotParticipate		**Borrower** .Borrower Information ..Borrower ...Borrower Details ....**First Time Homebuyer Details** .....Counseling Format Type	Enumerated
580	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData" AND Sort ID 590-CreditScoreValue exists	**Values:** Enter the credit reference number associated with the *Borrower* "Credit Score Value".	String 30			**Borrower** .Borrower Information ..Borrower ...**Borrower Underwriting Details** ....Credit Report Identifier	String 30
582	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	**Values:** • Enter "true" if: ◊ A single credit repository (Equifax, Experian, or TransUnion) was the source for the *Borrower's* credit score. ◊ A merged credit report (MergedData) was the source for the *Borrower's* credit score.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...**Borrower Underwriting Details** ....Credit Repository Source Indicator	Boolean
583	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	CR	IF Sort ID 582-CreditRepositorySourceIndicator = "true"		Enumerated	Equifax Experian MergedData TransUnion		**Borrower** .Borrower Information ..Borrower ...**Borrower Underwriting Details** ....Credit Repository Source Type	Enumerated
590	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND credit score exists and is usable	**Values:** Enter the Fair Isaac and Co. (FICO) score that is selected as the *Underwriting Score* for each qualifying *Borrower* if such FICO score exists. The related Guide Glossary term is "*Underwriting Score*."	Numeric 4			**Borrower** .Borrower Information ..Borrower ...**Borrower Underwriting Details** ....Credit Score Value	Numeric 4

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
591.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL	CREDIT_SCORE_PROVIDER_DETAIL	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	Borrower	CI	CR	IF Sort ID 583-CreditRepositorySourceType = "MergedData"	**Values:** ◊ Enter "####" for Credit Repository Companies, where "####" is the 4-digit Credit Repository Company Code. ◊ Enter "#nnn" for Technical Affiliates, where "#" is the first digit of the credit Repository Company Code and "nnn" is the 3-digit Technical Affiliate Code. ◊ For current Credit Reporting Company and Technical Affiliate Codes, see https://sf.freddiemac.com/tools-learning/loan-advisor/crc	Enumerated			**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** ....Credit Score Provider Name	Enumerated
596	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Definition:** The MISMO v3.0 definition contains a legacy URLA section reference. The URLA section reference is 5b. About Your Finances, line M. **Values:** ◊ Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate that the *Borrower* has declared bankruptcy within the past 7 years.	Boolean	false true		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** ....Bankruptcy Indicator	Boolean
597	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust") AND Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 69-PropertyUsageType = "Primary Residence"	**Definition:** The MISMO v3.0 definition contains a legacy URLA section reference. The URLA section reference is 5a. About this Property and Your Money for this Loan, line A. **Values:** ◊ Enter "true" if the *Borrower* is a *First-Time Homebuyer* as defined in the Guide Glossary. ◊ *Borrower* data must be delivered for each *First-Time Homebuyer*.	Boolean	false true		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** **....First Time Homebuyer Details** .....Borrower First Time Homebuyer Indicator	Boolean
598	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	**Definition:** The MISMO v3.0 definition contains a legacy URLA section reference. The URLA section reference is 1a. Personal Information. **Values:** Enter "NonResidentAlien" only if permitted by Seller's negotiated term.	Enumerated	NonPermanentResidentAlien NonResidentAlien PermanentResidentAlien USCitizen		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** ....Citizenship Residency Type	Enumerated
599	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Definition:** The MISMO v3.0 definition contains a legacy URLA section reference. The URLA section reference is 5b. About Your Finances, lines J and L. **Values:** ◊ Enter "true" if the Uniform Residential Loan Application (URLA), credit report, or other loan documents indicate the *Borrower* has been directly or indirectly obligated on a loan that resulted in foreclosure, or transfer of title in lieu of foreclosure, in the past 7 years. ◊ Enter "true" if any of the responses on the URLA are "yes" in Section 5b.About Your Finances, to questions J or L; or if indicated on the credit report, or other loan documents. • PriorPropertyDeedInLieuConveyedIndicator (ULAD Unique ID 8.0036) • PriorPropertyForeclosureCompletedIndicator (ULAD Unique ID 8.0042)	Boolean	false true		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Underwriting Details** ....Loan Foreclosure Or Judgment Indicator	Boolean
600	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (EITHER Sort ID 545-LegalEntityType does not exist OR Sort ID 546-LegalEntityTypeOtherDescription = "LivingTrust")	**Values:** Enter "true" if the *Borrower* is considered to be self-employed according to Guide Section 5304.1.	Boolean	false true		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** ....Employment Borrower Self Employed Indicator	Boolean
608.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* enter "true" if the gender was collected based on visual observation or name; otherwise enter "false". ◊ If the *Borrower* is a *Living Trust,* enter "true" if the gender of the *Underwritten Settlor* was collected based on visual observation or name; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Demographic Information** **....Application taken in person** .....The gender of the borrower was collected on the basis of visual observation or name	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
608.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* enter "true" if the *Borrower* has selected the checkbox on the loan application "I do not wish to provide this information" related to Sex, or has refused to provide this information; otherwise enter "false". ◊ If the *Borrower* is a *Living Trust,* enter "true" if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Sex, or has refused to provide this information; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Gender** .....**HMDA Gender Refusal Indicator**	Boolean
608.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Values:** ◊ Enter the gender as provided by the *Borrower* on the loan application. If the *Borrower* did not provide the gender and the loan application was taken by face-to-face interview (including electronic media with video component), enter the gender collected based on visual observation or name. ◊ If the *Borrower* is a *Living Trust,* enter the gender of the *Underwritten Settlor.* ◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust.* ◊ If the loan application was taken via telephone interview, fax, mail, email or internet and the *Borrower* did not provide the gender information, enter "InformationNotProvidedUnknown".	Enumerated	ApplicantSelectedBothMaleAndFemale Female InformationNotProvidedUnknown Male NotApplicable		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Gender** .....**HMDA Gender Type**	Enumerated
609.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY	HMDA_ETHNICITY	HMDAEthnicityType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ Enter the ethnicity as provided by the *Borrower* on the loan application. If the *Borrower* has reported Sort ID 609.2-HMDAEthnicityOriginType or Sort ID 609.3-HMDAEthnicityOriginTypeOtherDescription but did not report Sort ID 609.1-HMDAEthnicityType, leave Sort ID 609.1-HMDAEthnicityType blank. ◊ If the *Borrower* did not provide any ethnicity data and the loan application was taken by face-to-face interview (including electronic media with video component), enter the ethnicity collected based on visual observation or surname. ◊ If the *Borrower* is a *Living Trust,* enter the ethnicity of the *Underwritten Settlor.* ◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust.* ◊ If the loan application was taken via telephone interview, fax, mail, email or internet and the *Borrower* did not provide the ethnicity, enter "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication".	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Ethnicity** .....**HMDA Ethnicity Type**	Enumerated
609.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity origin as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* indicate any further designations reported on the loan application under "Hispanic or Latino". If the *Borrower* did not report this data on the loan application, leave Sort ID 609.2-HMDAEthnicityOriginType blank. ◊ If the *Borrower* has reported Sort ID 609.3-HMDAEthnicityOriginTypeOtherDescription but did not select "Other Hispanic or Latino" on the loan application, the lender may optionally report "Other" in Sort ID 609.2-HMDAEthnicityOriginType. ◊ If the *Borrower* is a *Living Trust,* for the *Underwritten Settlor* indicate any further designations reported on the loan application under "Hispanic or Latino". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave Sort ID 609.2-HMDAEthnicityOriginType blank.	Enumerated	Cuban Mexican Other PuertoRican		**Borrower** .**Borrower Information** ..**Borrower** ...**Borrower Demographic Information** ....**Ethnicity** .....**HMDA Ethnicity Origin Type**	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
609.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAEthnicityOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity Origin Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each Borrower, indicate any further designations reported on the loan application under "Other Hispanic or Latino - Print origin:". If the Borrower did not report the data on the loan application, leave the field blank. ◊ If the Borrower is a Living Trust, for the Underwritten Settlor indicate any further designations reported on the loan application under "Other Hispanic or Latino - Print origin:". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Ethnicity .....HMDA Ethnicity Origin Type Other Description	String 100
609.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower*, enter "true" if the ethnicity was collected based on visual observation or surname; otherwise enter "false". ◊ If the *Borrower* is a *Living Trust*, enter "true"-if the ethnicity of the *Underwritten Settlor* was collected based on visual observation or surname; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Application taken in person .....The ethnicity of the borrower was collected on the basis of visual observation or surname	Boolean
609.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower*, enter "true" if the *Borrower* has selected the checkbox on the loan application "I do not wish to provide this information" related to Ethnicity, or has refused to provide this information; otherwise enter "false". ◊ If the *Borrower* is a *LivingTrust*, enter "false" unless the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Ethnicity, or has refused to provide this information. ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Ethnicity .....HMDA Ethnicity Refusal Indicator	Boolean
610.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower*, enter "true"-if the race was collected based on visual observation or surname; otherwise enter "false". ◊ If the *Borrower* is a *Living Trust*, enter "true" if the race of the *Underwritten Settlor* was collected based on visual observation or surname; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Application taken in person .....The race of the borrower was collected on the basis of visual observation or surname	Boolean
610.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower*, enter "true" if the *Borrower* has selected the checkbox on the loan application "I do not wish to provide this information" related to Race, or has refused to provide this information; otherwise enter "false". ◊ If the *Borrower* is a *LivingTrust*, enter "true" if the individual who established the trust selected the checkbox on the loan application "I do not wish to provide this information" related to Race, or has refused to provide this information; otherwise enter "false". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	Boolean	false true		**Borrower** .Borrower Information ..Borrower ...Borrower Demographic Information ....Race .....HMDA Race Refusal Indicator	Boolean

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
610.21	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION/	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherAsianDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Asian.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* indicate any further designations reported on the loan application under "Other Asian - *Print race:* ". If the *Borrower* did not report the data on the loan application, leave the field blank. ◊ If the *Borrower* is a *Living Trust,* for the *Underwritten Settlor* indicate any further designations reported on the loan application under "Other Asian - *Print race:* ". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			**Borrower** **.Borrower Information** **..Borrower** **...Borrower Demographic Information** **....Race** .....HMDA Race Designation Other Asian Description	String 100
610.22	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION/	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherPacificIslanderDescription	A free-form text field used to capture information specific to HMDA Race Designation category of Other Pacific Islander.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* indicate any further designations reported on the loan application under "Other Pacific Islander - *Print race:* ". If the *Borrower* did not report the data on the loan application, leave the field blank. ◊ If the *Borrower* is a *Living Trust,* for the *Underwritten Settlor* indicate any further designations reported on the loan application under "Other Pacific Islander *Print race:* ". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			**Borrower** **.Borrower Information** **..Borrower** **...Borrower Demographic Information** **....Race** .....HMDA Race Designation Other Pacific Islander Description	String 100
610.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race designation as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values**: ◊ For each *Borrower,* indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander". If the *Borrower* did not report this data on the loan application, leave Sort ID 610.3-HMDARaceDesignationType blank. ◊ If the Borrower reported data in Sort ID 610.21-HMDARaceDesignationOtherAsianDescription, the lender may optionally report "OtherAsian" for Sort ID 610.3-HMDARaceDesignationType. If the Borrower reported data in Sort ID 610.22-HMDARaceDesignationOtherPacificIslanderDescription, the lender may optionally report "OtherPacificIslander" for Sort ID 610.3-HMDARaceDesignationType. ◊ If the *Borrower* is a *Living Trust,* for the *Underwritten Settlor* indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribalOrganization", leave Sort ID 610.3-HMDARaceDesignationType blank.	Enumerated	AsianIndian Chinese Filipino GuamanianOrChamorro Japanese Korean NativeHawaiian OtherAsian OtherPacificIslander Samoan Vietnamese		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Demographic Information** **....Race** .....HMDA Race Designation Type	Enumerated

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FRE Conditionality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
610.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ Enter the race as provided by *Borrower* on the loan application. If the *Borrower* has reported Sort ID 610.3-HMDARaceDesignationType, 610.21-HMDARaceDesignationOtherAsianDescription, or 610.22-HMDARaceDesignationOtherPacificIslanderDescription but did not report Sort ID 610.5-HMDARaceType, leave Sort ID 610.5-HMDARaceType blank. ◊ If the Borrower reported data in Sort ID 610.6-HMDARaceTypeAdditionalDescription, "AmericanIndianOrAlaskaNative" may be optionally reported. ◊ If the *Borrower* did not provide any race data and the loan application was taken by face-to-face interview (including electronic media with video component), enter the race collected based on visual observation or surname. ◊ If the *Borrower* is a *Living Trust*, enter the race of the *Underwritten Settlor*. ◊ Enter "NotApplicable" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust*. ◊ If the loan application was taken via telephone interview, fax, mail, email or internet, and the Borrower did not provide the race, enter "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication".	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Demographic Information** **....Race** .....HMDA Race Type	Enumerated
610.6	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceTypeAdditionalDescription	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND IF applies	**Values:** ◊ For each *Borrower,* indicate any further designations reported on the loan application under "American Indian or Alaska Native - *Print name of enrolled or principal tribe:* ". If the *Borrower* did not report the data on the loan application, leave the field blank. ◊ If the *Borrower* is a *Living Trust*, for the *Underwritten Settlor* indicate any further designations reported on the loan application under "American Indian or Alaska Native - *Print name of enrolled or principal tribe:* ". ◊ If Sort ID 546-LegalEntityTypeOtherDescription = "NativeAmericanTribeOrTribal Organization", leave the field blank.	String 100			**Borrower** **.Borrower Information** **..Borrower** **...Borrower Demographic Information** **....Race** .....HMDA Race Type Additional Description (American Indian or Alaska Native Principal Tribe)	String 100
611	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	R	R	Required for all loans		Enumerated	Borrower	IF the condition is met for the primary *Borrower*, required to save the file in the Loan Selling Advisor.	**Borrower** **.Borrower Information** **..Borrower**	Enumerated
613	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**Values:** ◊ Enter "IndividualTaxpayerIdentificationNumber" or "SocialSecurityNumber" for individual *Borrowers*. ◊ Enter "EmployerIdentificationNumber" for non-individual *Borrowers* unless the *Borrower* is a *Living Trust*. ◊ If the *Borrower* is a *Living Trust*, enter either "IndividualTaxpayerIdentificationNumber" or "SocialSecurityNumber" of the *Underwritten Settlor* as defined in the Glossary.	Enumerated	EmployerIdentificationNumber IndividualTaxpayerIdentificationNumber SocialSecurityNumber		**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** ....Taxpayer Identifier Type	Enumerated
614	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	**ULDDS Format:** Valid format is NNNNNNNNN - Do not enter dashes.	String 9			**Borrower** **.Borrower Information** **..Borrower** **...Borrower Details** ....Taxpayer Identifier Value	String 9

ULDDS Sort ID	MISMO v3.0 XPath	MISMO v3.0 Parent Container	MISMO v3.0 Data Point Name	MISMO v3.0 Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Condition ality	FRE Condition ality	FRE Conditionality Details	FRE Implementation Notes	ULDDS Format	FRE-Supported Enumerations	Required to Save File in Loan Selling Advisor	Loan Selling Advisor Screen Name	FRE Format
620	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Document Custodian	CI	CR	IF Sort ID 621-PartyRoleType = "DocumentCustodian"	**Format:** Values may not exceed 7 characters. **Values:** ◊ Enter the Freddie Mac-supplied identifier for the *Document Custodian* . ◊ If *Document Custodian* is provided, Sort ID 646-PartyRoleType = "Servicer" and Sort ID 645-PartyRoleIdentifier for the *Servicer* must also exist.	String 50		N/A Import File Only		*String 7
621	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Document Custodian	CI	CR	IF Available AND [Sort ID 645-PartyRoleIdentifier AND Sort ID 646-PartyRoleType exist]		Enumerated	DocumentCustodian	N/A Import File Only		Enumerated
627	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOrigination Company	CR	CR	IF Sort ID 628-PartyRoleType = "LoanOriginationCompany"	• **FRE Conditionality:** This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • **Values:** Enter the Loan Origination Company's unique identifier (ID) as assigned by the Nationwide Mortgage Licensing System (NMLS), and Registry.	String 50		**Party** **.Party Information** **..Loan Originator Details** ...Loan Origination Company Identifier		String 50
628	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOrigination Company	R	R	Required for all loans		Enumerated	LoanOriginationCompany	N/A		Enumerated
634	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	CR	CR	IF Sort ID 637-PartyRoleType = "LoanOriginator"	• **FRE Conditionality:** This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements. • **Values:** ◊ Enter the loan officer's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry; or ◊ If a loan officer is exempt from obtaining or is not required to obtain a loan originator identifier through the NMLS, enter "1000".	String 50		**Party** **.Party Information** **..Loan Originator Details** ...Loan Originator Identifier		String 50
635	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorType	Specifies the type of party that originated the loan.	N/A	N/A	LoanOriginator	R	R	Required for all loans	**Values:** ◊ For *Retail Mortgages* as defined in the Glossary select "Lender". ◊ See related Guide Glossary terms for "*Mortgage Broker*" and "*Correspondent*", and select the applicable value.	Enumerated	Broker Correspondent Lender	**Party** **.Party Information** **..Loan Originator Details** ...Loan Originator Type		Enumerated
637	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	R	R	Required for all loans		Enumerated	LoanOriginator	N/A		Enumerated
639	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CR	CR	IF Sort ID 640-PartyRoleType = "LoanSeller"	**Values:** Submitted as part of login	String 50		**Screen Heading** .Seller/Servicer:		String 50
640	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	R	R	Required for all loans		Enumerated	LoanSeller	N/A		Enumerated
641.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	NotePayTo	CR	CR	IF Sort ID 641.2-PartyRoleType = "NotePayTo"	**Values:** ◊ Enter the name of the individual or legal entity listed on the *Note,* exactly as shown on the *Note.* ◊ If the name is longer than 100 characters, truncate the end of the name (do not abbreviate within the name).	String 100		**Party** **.Party Information** **..Mortgage Funder Details** ...Note Pay To (Company Name)		String 100
641.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	NotePayTo	R	R	Required for all loans	**Values:** Enter "NotePayTo" to indicate that the associated information applies to the entity funding the applicable *Mortgage,* as shown on the *Note.*	Enumerated	NotePayTo	N/A		Enumerated
641.3	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" or "Cooperative") OR (Sort ID 49-PUDIndicator = "true") AND the project EIN is available	**Values:** ◊ Enter "Other" if the Mortgage is secured by a unit in a condominium or Planned Unit Development (PUD), or if a Cooperative Share Loan (if permitted by *Seller's* negotiated term), and the Employer Identification Number (EIN) for the Homeowners Association (HOA), or Cooperative Housing Corporation, is available. ◊ For a unit located in a project having its own HOA within a Master or Umbrella PUD, the EIN is that of the HOA for the project. It is not the HOA EIN of the Master or Umbrella PUD.	Enumerated	Other	N/A		Enumerated

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641.4	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	**Values:** Enter "HomeownersAssociation".	Enumerated	HomeownersAssociation		N/A	Enumerated
641.5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"		Enumerated	EmployerIdentificationNumber		**Property** **.Property Information** **..Property Details** ...HOA or Cooperative Housing Corporation Taxpayer Identifier	Enumerated
641.6	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5-TaxpayerIdentifierType = "EmployerIdentificationNumber"	• **Values:** ◊ Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing Corporation. The EIN is also referred to as the Taxpayer Identification Number (TIN). ◊ If the unit is located in a project having its own HOA within a Master Association or Umbrella Planned Unit Development (PUD), enter the EIN of the HOA associated with the project. Do not enter the EIN of the Master Association or Umbrella PUD. • **ULDDS Format:** Valid format is NNNNNNNNN - Do not enter dashes.	String 9			**Property** **.Property Information** **..Property Details** ...HOA or Cooperative Housing Corporation Taxpayer Identifier	String 9
641.7	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	HousingFinanceAgency	CI	CR	IF Sort ID 641.9-PartyRoleTypeOtherDescription = "HousingFinanceAgency"	**Format:** Values may not exceed 7 characters. **Values:** Enter the unique 7-character Freddie Mac-supplied identifier (Hnnnnnn) for the Housing Finance Agency sourcing the loan, if permitted by *Seller's* negotiated term.	String 50			**Party** **.Party Information** **..Housing Finance Agency Details** ...Housing Finance Agency Identifier	*String 7
641.8	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CI	CR	IF Sort ID 404-LoanProgramIdentifier = "HFAAdvantage" or "HFAPreferred" OR IF applies		Enumerated	Other		N/A	Enumerated
641.9	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	HousingFinanceAgency	CI	CR	IF Sort ID 641.8-PartyRoleType = "Other"	**Values:** Enter "HousingFinanceAgency" for downpayment assistance provided by an HFA.	Enumerated	HousingFinanceAgency		N/A	Enumerated
642	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Payee	CI	O	N/A	Not Used	String 50			N/A	N/A
643	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Payee	CI	O	N/A	Not Used	Enumerated	Payee		N/A	N/A
645	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	CR	IF Sort ID 646-PartyRoleType = "Servicer"	**Format:** Values may not exceed 6 characters. **Values:** ◊ Enter the Freddie Mac-supplied identifier for the *Servicer* . ◊ If *Servicer* is provided, Sort ID 621-PartyRoleType = "DocumentCustodian" and Sort ID 620-PartyRoleIdentifier for the *Document Custodian* must also exist.	String 50			N/A Import File Only	*String 6
646	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	CR	IF Available AND [Sort ID 620-PartyRoleIdentifier AND Sort ID 621-PartyRoleType exist)		Enumerated	Servicer		N/A Import File Only	Enumerated
650.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	WarehouseLender	CR	CR	IF Sort ID 650.2-PartyRoleType = "WarehouseLender"	**Values:** Enter the unique identifier for the *Warehouse Lender* provided by Freddie Mac.	String 50			**Party** **.Party Information** **..Warehouse Lender Details** ...Warehouse Lender Identifier	String 50

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650.2	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	WarehouseLender	CR	CR	IF 398.1-WarehouseLenderIndicator = "true"		Enumerated	WarehouseLender	N/A		Enumerated
651	MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 3		N/A		N/A
652	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	CI	O	N/A	Not Used	String 50		N/A		N/A
653	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	CI	O	N/A	Not Used	Enumerated	DocumentCustodian	N/A		N/A
655	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CI	O	N/A	Not Used	String 50		N/A		N/A
656	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	CI	O	N/A	Not Used	Enumerated	LoanSeller	N/A		N/A
658	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	O	N/A	Not Used	String 50		N/A		N/A
659	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	O	N/A	Not Used	Enumerated	Servicer	N/A		N/A
661	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAccrualRateStructureType	Specifies the structure used to determine the accrual interest rate for the pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated		N/A		N/A
662	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAmortizationType	A classification or description for a pool of loans generally based on the variability of the rate or payment over time.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated		N/A		N/A
664	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAssumabilityIndicator	Indicates whether the pool is backed by loans that are assumable by another borrower.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true	N/A		N/A
665	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolBalloonIndicator	Indicates whether or not the pool is backed by loans on which a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true	N/A		N/A
666	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolFixedServicingFeePercent	The servicing fee to be used in determining the rate of interest that accrues on a mortgage backed security (MBS) pool that has a weighted-average structure based on a fixed servicing fee.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4		N/A		N/A
667	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIdentifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable data points. See Pool Prefix Identifier or Pool Suffix Identifier.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 20		N/A		N/A
669	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestAndPaymentAdjustmentIndexLeadDaysCount	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment for a pool of loans.	N/A	N/A	N/A	CI	O	N/A	Not Used	Numeric 3		N/A		N/A

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670	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestOnlyIndicator	Indicates whether a pool is backed by loans with interest-only payments.	N/A	N/A	N/A	CI	O	N/A	Not Used	Boolean	false true		N/A	N/A
671	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated for a pool. This field is used in conjunction with Pool Interest Rate Rounding Type, which indicates how the rounding should occur.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
672	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingType	Indicates how the interest rate is rounded when a new interest rate is calculated for a pool of loans.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
673	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInvestorProductPlanIdentifier	Identifies the plan of the varying loan payment and/or rate change characteristics for a pool of loans issued by the servicer.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 10			N/A	N/A
674	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIssueDate	The date a mortgage-backed security is issued to investors.	N/A	N/A	N/A	CI	O	N/A	Not Used	YYYY-MM-DD			N/A	N/A
675	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMarginRatePercent	The factor that is added to the ARM index value to calculate the pool accrual rate.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
676	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMaximumAccrualRatePercent	The maximum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
677	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMinimumAccrualRatePercent	The minimum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
678	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMortgageType	Specifies mortgage type of the loans for the pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
680	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolOwnershipPercent	Identifies the percentage amount of the pool owned by the investor.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
681	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolScheduledRemittancePaymentDay	Indicates the day of the month the servicer must remit the scheduled pass-through payment to the certificate holders of a particular pool.	N/A	N/A	N/A	CI	O	N/A	Not Used	---DD			N/A	N/A
682	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSecurityIssueDateInterestRatePercent	The security interest rate, expressed as a percent, for the pool as of the security issue date.	N/A	N/A	N/A	CI	O	N/A	Not Used	Percent 3.4			N/A	N/A
683	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolStructureType	Denotes the type of mortgage-backed security structure.	N/A	N/A	N/A	CI	O	N/A	Not Used	Enumerated			N/A	N/A
685	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSuffixIdentifier	Suffix associated with the pool identifier.	N/A	N/A	N/A	CI	O	N/A	Not Used	String 10			N/A	N/A
686	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	SecurityTradeBookEntryDate	The date that the security will be delivered to the designated book entry account.	N/A	N/A	N/A	CI	O	N/A	Not Used	YYYY-MM-DD			N/A	N/A
687	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanDeliveryFilePreparer	R	R	Required for all files	**Values:** ◊ For vendor-built systems, enter Freddie Mac-assigned six digit Vendor Number ◊ For seller-built systems, enter Freddie Mac-assigned six digit Seller Number	String 50		N/A Import File Only		String 50
688	MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanDeliveryFilePreparer	R	R	Required for all files	**Values:** Used to identify the vendor or lender system creating the XML file.	Enumerated	LoanDeliveryFilePreparer	N/A Import File Only		Enumerated