Bulk Data Requirements - Seller Instructions

Purpose   Please submit your loan portfolio to Freddie Mac's Collateral Analyst Team (CAT) for analysis. This document provides file layouts and codes for selected fields. Our required format is an Excel Spreadsheet containing the fields listed below.

> ➢ Submit through our secured website:
> **https://bwp.fmapps.freddiemac.com/#/loan-data-form**

You do not need an ID or password to submit thru our website. When submitting a file, you will be prompted to map the file columns to Freddie Mac data elements. This mapping helps us ensure the accuracy of your data.

✓ Please include names and phone numbers for your data contacts.
✓ Include code translations for any seller-unique data elements such as property type, purpose code, occupancy, mortgage insurance codes, etc.

CAT Contacts   If you have a question, contact a member of the Collateral Analytics Team:
Kevin Long (571) 382-3231
Matt Mercer (571) 286-1325
Twyla Jacobsen (571) 382-3838
You may also email us at CAT@freddiemac.com.

	FIELD NAME	DESCRIPTION
1	Loan Number *(LOANNO)*	Uniquely identify each loan
2	Property Type *(PROP)*	SF = Single Family 2f = Two Family 3f = Three Family 4f = Four Family PU = PUD CO = Condo CHT = Condo Hotel TH = Townhouse COOP = Cooperative MANU = Manufactured Housing
3	Owner Occupied Code *(OCC)*	OOC = Owner Occupied 2HM = Second Home INV = Investor
4	Purpose *(PURP)*	PUR = Purchase REFI = Rate and term refinance COR = Cash Out Refinance or Debt Consolidation Cash Out Refi
5	Construction to Perm Flag *(CNST)*	Y or N. Construction conversion or renovation. We may purchase mortgages within the permanent financing phase
6	Unit Count *(UNITS)*	Number of Units
7	Product Type *(PRODSLR)*	Please specify product type at time of origination: -Fixed Rate Loan - 10, 15, 20, or 30 Year -ARM - Please specify fixed and adjustment period (i.e., 3/6, 5/6, 7/6, or 10/6 ARM.) Please note, Freddie Mac does not purchase bi-weeklies, balloon mortgages, interest only products, LIBOR or Treasury indexed ARMs through negotiated bulk.
8	Mortgage Type -CONV, FHA, VA *(LOANTYPE)*	Specify if Conventional CONV, FHA, VA, or Guaranteed Rural Housing
9	MI Flag *(MIFLAG)*	Y or N. Please indicate is the loan has mortgage insurance
10	MI Company Name *(MICODE)*	Mortgage insurer company name or number
11	MI Coverage Percentage *(MICVG)*	Percentage of mortgage insurance coverage on the loan
12	Origination Date *(NOTEDT)*	MM/DD/YYYY
13	First Payment Date *(FRSTPAY)*	MM/DD/YYYY Please note, for modified loans, include the first payment date *after* the modification

14	Maturity Date (LASTPAY)	MM/DD/YYYY
15	Interest Rate – Original (ORATE)	Note rate at time of origination
16	Original Principal and Interest Payment (OPANDI)	Principal and interest payment at time of origination
17	Interest Paid to Date (PDTHRU)	MM/DD/YYYY
18	Original Term (OTERM)	Original term of the loan in months (number of months between the first payment due date and the maturity date.) Provide *modification* loan term where applicable.
19	Amortization Term (AMTERM)	Term of the loan based on the amortization of loan payments
20	Original LTV (OLTV)	Original loan to value ratio
21	Combined LTV (TLTV)	Total combined loan to value ratio
22	Interest Rate (CURRATE)	*Current* interest rate
23	Note Amount (OBAL)	*Original* loan amount. Note: for modified mortgages, this is the note amount *before* the modification
24	Current Balance (CURBAL)	Current unpaid principal balance
25	Current Principal and Interest Payment (PANDI)	Principal and interest payment. Please do not include taxes, insurance, or homeowner's association fees
26	Number Times 1x30 Delinquent (DELQ30)	Number of times 30 days or more delinquent *in the past 12 months*
27	Borrower Count (NUMBORR)	Number of borrowers on the mortgage note 1, 2, 3, 4, 5 and up
28	First Name of Primary Borrower (FNAME1)	Primary borrower's first name
29	Last Name of Primary Borrower (LNAME1)	Primary borrower's last name
30	SSN of Primary Borrower (SSN1)	Primary borrower's social security number
31	First Name of Co-Borrower (FNAME2)	Co-Borrower's first name
32	Last Name of Co-Borrower (LNAME2)	Co-Borrower's last name
33	SSN of Co-Borrower (SSN2)	Co-Borrower's Social Security Number
34	Property Street Address (ADDRESS)	Street address of property
35	City (CITY)	City of property
36	State (STATE)	State (USPS abbreviation) of property
37	ZIP Code (ZIP)	Zip code of property (5 digits)
38	Self Employed Flag of Primary Borrower (SELFEMP1)	Y or N. Is the primary borrower self-employed?
39	Self Employed Flag of Co-Borrower (SELFEMP2)	Y or N. Is the co-borrower self-employed?
40	Total Monthly Income (INCOME)	*Qualifying* monthly income of the borrower or combined if there are co-borrowers used to qualify the loan
41	Total Monthly Debt Amount (DEBTEXP)	Total amount of the monthly debt obligation amount (Includes PITI)
42	Debt to Income Ratio (DTI)	Total debt to income ratio
43	Appraised Value (APPRVAL)	Original property appraised value
44	Purchase Price (PURCHPRICE)	Original purchase price or sales price
45	Appraisal Type (APPRTYPE)	Appraisal used (i.e., Full, URAR, Drive By, AVM, Exterior Only)
46	Documentation Type (DOCSLR)	Documentation type (i.e., Full documentation)
47	Origination Channel or Source (CHANNEL)	Origination Source (i.e., Retail, Wholesale, Broker, or Correspondent)
48	Servicer Name (SERVICER)	Name of institution that currently services the loan
49	Originator Company Name (ORIGINATOR)	Name of institution that originated the loan
50	Lender Paid MI Flag (LPMIFLAG)	Y or N. Does the loan have lender paid mortgage insurance?
51	Lender Paid MI Fee (LPMIFEE)	Lender paid mortgage insurance monthly fee (i.e., 0.730)
52	Servicing Spread (SSPREAD)	Servicing spread (i.e., 0.250, 0.375). For ARMs: servicing spread received during the fixed period
53	AUS Type (AUSTYPE)	Automated Underwriting System utilized at origination. (LPA, DU, manually underwritten, or other Seller-Specific AUS platform)
54	FICO Score at Origination for Primary Borrower (SLREQX1)	Credit score used to qualify the loan for the primary borrower

55	FICO Score at Origination for Co-Borrower (SLREQX2)	Credit score used to qualify the loan for the co-borrower
56	Relocation Flag (RELO)	Y or N. Is loan part of a relocation program?
57	First Time Home Buyer Flag (FTHB)	Y or N. Does any borrower on the loan qualify as a first-time homebuyer?
58	Shared Equity Flag (SHRD_EQTY)	Y or N. Indicate if the property falls under a shared equity program
59	Application Date (APPDT)	MM/DD/YYYY
	Modifications:	
60	Modification Date (MODDT)	MM/DD/YYYY – date loan modified if applicable
61	Modification Reason (MODRSN)	Reason loan modified (i.e., modified for interest rate, workout or loss mitigation reasons, curtailment and recast payment)
62	Modification Note Balance (MODBAL)	Unpaid principal balance as of modification used to calculate the new payment information
	Fields for ARM loans only:	
63	Index Code (INDEXSLR)	ARM index code. (i.e., SOFR).
64	Margin (MARGIN)	Gross mortgage margin
65	First Rate Change Date (FRSTADJDT)	First Interest Rate Change Date – MM/DD/YYYY
66	Next Interest Rate Change Date (NXTRATEADJ)	Next Interest Rate Change Date – MM/DD/YYYY
67	Interest Rate Adjustment Frequency (ADJFREQ)	Interest rate adjustment frequency in months (i.e., 6)
68	Initial Rate Cap (INITIALCAP)	Provide the initial rate cap at the first adjustment date. (i.e., 2.00% cap) If the percentage *increase* amount is different than the percentage *decrease*, please provide both attributes separately.
69	Periodic Rate Cap (PERCAP)	Periodic rate cap at the subsequent scheduled interest change date. The maximum allowable increment by which ARM rate can increase or decrease at subsequent adjustment dates. If the percentage increase is different than the decrease, please provide both attributes separately.
70	Life Ceiling (CEILING)	Gross lifetime ceiling rate for the mortgage (i.e., 9.000%)
71	Floor or Minimum Rate (FLOOR)	Minimum note rate allowed for life of loan
72	Lookback Days (LOOKBCKSLR)	Number of days preceding the next rate change date. This is used to determine the value of the index used in calculating a new interest rate at a change date. (i.e., 45 days)
73	Convertibility Flag (CVTBL)	Y or N. Does the ARM loan have a convertible option fixed rate option?