

File Instructions

1. Using “Open With” option and selecting Text Pad
2. Renaming the file with a .txt extension and then opening
3. Opening the file form an active Session of Text Pad

Delimiter	File Type	Column Headers
	.CSV	no

Data Elements	File Position	Data Format
REFERENCE POOL ID	1	TEXT X(6)
LOAN IDENTIFIER	2	TEXT X(10)
MONTHLY REPORTING PERIOD	3	DATE (MMYYYY)
ORIGINATION CHANNEL	4	TEXT X(1)
SELLER NAME	5	TEXT X(50)
SERVICER NAME	6	TEXT X(50)
MASTER SERVICER	7	TEXT X(10)
ORIGINAL INTEREST RATE	8	Numeric – Decimal 9(2).9999
CURRENT INTEREST RATE	9	Numeric – Decimal 9(2).9999
ORIGINAL UPB	10	Numeric – Decimal 9(10).99
UPB AT ISSUANCE	11	Numeric – Decimal 9(10).99
CURRENT ACTUAL UPB	12	Numeric – Decimal 9(10).99
ORIGINAL LOAN TERM	13	9(3)
ORIGINATION DATE	14	DATE (MMYYYY)
FIRST PAYMENT DATE	15	DATE (MMYYYY)
LOAN AGE	16	9(3)
REMAINING MONTHS TO LEGAL MATURITY	17	9(3)
ADJUSTED MONTHS TO MATURITY	18	9(3)
MATURITY DATE	19	DATE (MMYYYY)
ORIGINAL LOAN TO VALUE RATIO (LTV)	20	9(3)
ORIGINAL COMBINED LOAN TO VALUE RATIO (CLTV)	21	9(3)
NUMBER OF BORROWERS	22	9(2)
ORIGINAL DEBT TO INCOME RATIO	23	Numeric – Decimal 9(2).99
BORROWER/CO CREDIT SCORE	24	9(3)
FIRST TIME HOME BUYER INDICATOR	25	TEXT X(1)
LOAN PURPOSE	26	TEXT X(9)
PROPERTY TYPE	27	TEXT X(10)
NUMBER OF UNITS	28	9(1)

OCCUPANCY TYPE	29	TEXT X(9)
PROPERTY STATE	30	TEXT X(2)
METROPOLITAN STATISTICAL AREA	31	TEXT X(5)
ZIP CODE SHORT	32	TEXT (3)
PRIMARY MORTGAGE INSURANCE PERCENT	33	Numeric – Decimal 9(3).99
PRODUCT TYPE	34	TEXT X(3)
PREPAYMENT PREMIUM MORTGAGE FLAG	35	TEXT X(1)
INTEREST ONLY INDICATOR	36	TEXT X(1)
FIRST PRINCIPAL AND INTEREST PAYMENT DATE FOR INTEREST ONLY PRODUCTS	37	DATE (MMYYYY)
MONTHS TO AMORTIZATION FOR INTEREST ONLY PRODUCTS	38	9(3)
CURRENT LOAN DELINQUENCY STATUS	39	TEXT X(2)
LOAN PAYMENT HISTORY	40	TEXT X(24)
MODIFICATION FLAG	41	TEXT X(1)
MORTGAGE INSURANCE CANCELLATION FLAG	42	TEXT X(1)
LENDER PAID MORTGAGE INSURANCE FLAG	43	TEXT X(1)
BORROWER CREDIT SCORE	44	9(3)
CO-BORROWER CREDIT SCORE	45	9(3)
NET INTEREST RATE	46	Numeric – Decimal 9(1).999
ARM PRODUCT TYPE	47	TEXT x(35)
MONTHS UNTIL 1 ST PAYMENT RESET	48	9(3)
MONTHS BETWEEN SUBSEQUENT PAYMENT RESETS	49	9(3)
INTEREST RATE CHANGE DATE	50	DATE (MMYYYY)
PAYMENT CHANGE DATE	51	DATE (MMYYYY)
ARM INDEX	52	TEXT X(10)
ARM CAP STRUCTURE	53	TEXT X(50)
INITIAL INTEREST RATE CAP	54	9(3)
PERIODIC INTEREST RATE CAP	55	9(3)
LINFETIME INTEREST RATE CAP	56	9(3)
MARGIN	57	Numeric – Decimal 9(2).9999
BALLOON INDICATOR	58	TEXT X(1)
PLAN NUMBER	59	9(4)