



FANNIE MAE POOLTALK® FREQUENTLY ASKED QUESTIONS (FAQ's)

July, 2016

Listed below are common questions on the functionality and reporting in PoolTalk, and other common questions related to the Mortgage Backed Securities (MBS) disclosure data and documents provided by Fannie Mae. To navigate to a specific section, click on the link below:

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General Questions

Q1. Where are the loan level and the pool level data elements defined?

Loan and pool level data elements are defined in the [PoolTalk Glossary](#), which can be accessed in PoolTalk. Investors should also consult the most recent [MBS Prospectus](#).

Q2. What data files are available for newly issued securities and when are they published?

The following files and their file layouts are available on the Issuance tab in PoolTalk. These are daily files, published Tuesday through Saturday generally before 7:30 a.m. (Eastern Time) and contain preliminary at-issuance pool data on all Fannie Mae MBS pools. New Issuance data for a security is generally available 48 hours prior to settlement date. Each file listed below is presented as a text-formatted file (.TXT) and the files are available for the previous 90 calendar days to registered users.

- **New Issue Pool Statistics (NIPS)** - provides pool level data such as the Pool Number, CUSIP Number, Issue Date, Pass-Through Rate ("PTR"), Weighted-Average Coupon ("WAC"), Weighted-Average Maturity ("WAM"), Maturity Date, And Issue Date Unpaid Principal Balance ("UPB") on Single-Family and Multifamily MBS and Megas closed on the prior business day.
- **The New Issues Loan and Collateral Statement (NILCS)** - provides loan and collateral data for Multifamily Delegated Underwriting and Servicing (DUS) and Multifamily Negotiated Transactions (NT) MBS pools published on the prior business day. The NILCS files contain loan and property information, rate information, prepayment premium information, defeasance information, the property operating statement, and debt information.
- **Loan Level Disclosure (LLD)** - provides loan level data such as the Current Net Interest Rate, Remaining Months to Maturity, Original Loan-To-Value (LTV) ratio, and Scheduled Unpaid Principal Balance (UPB) on Single-Family MBS closed on the prior business day.

Q3. What files are available monthly and when?

The monthly data is published on the 4th and 8th business days and are available on the Monthly tab in PoolTalk. All of the files in the Monthly tab are downloadable. In addition to these files, the table on this tab also provides the file size, last updated date, file layout, sample file and archives. Check the file size and format before downloading. Each file listed below is presented as a zip file (.ZIP) and the files are available for the current and two previous months to registered users.

- **MBS Stats™ File** - provides current pool level factor information on Single-Family and Multifamily fixed-rate and adjustable-rate MBS and Megas. The file is posted after 4:30 p.m. (Eastern Time) on the 4th business day of each month.



- **Fixed-Rate Quartile File** - provides quartile information based on the unpaid principal balances of the underlying loans in the Single-Family and Multifamily fixed-rate MBS and Megs. Various data elements are quartiled including: Coupon, Remaining Months to Maturity, Loan Age, Loan Size, Original Loan Term, and Pass-Through Rate. The file is posted after 4:30 p.m. (Eastern Time) on the 4th business day of each month.
- **ARM Stats™ File** - provides information on Single-Family and Multifamily adjustable-rate MBS and Megs. The data is separated into three categories; data at the pool level, data grouped by the same next rate change date, and data grouped by the first payment dates. The file is posted after 4:30 p.m. (Eastern Time) on the 8th business day of each month.
- **GEO Stats™ File** - provides geographical and origination year information on loans underlying Single-Family and Multifamily fixed-rate and adjustable-rate MBS and Megs. The file is posted after 4:30 p.m. (Eastern Time) on the 8th business day of each month.
- **Adjustable-Rate Quartile File** - provides quartile information based on the unpaid principal balances of the underlying loans in the Single-Family and Multifamily adjustable-rate MBS and Megs. Various data elements are quartiled including: Coupon, Remaining Months to Maturity, Loan Age, Loan Size, Original Loan Term, Pass-Through Rate, Margin, Floor, and Ceiling. The file is posted after 4:30 p.m. (Eastern Time) on the 8th business day of each month.
- **Supplemental File** - provides information in a stratification format on loan purpose, occupancy type, property type, and servicer name and in a quartile format on credit score and LTV on the underlying loans in Single-Family fixed-rate and adjustable-rate MBS and Megs. The file is posted after 4:30 p.m. (Eastern Time) on the 8th business day of each month.
- **Interest Only Disclosure File** - provides information on the number of months remaining until the collateral for interest-only Single-Family fixed-rate and adjustable-rate MBS and Megs begin to amortize. The file is posted after 4:30 p.m. (Eastern Time) on the 8th business day of each month.
- **DMBS™ Stats File** – provides current pool level factor information on Multifamily DMBS. The file is posted after 4:30 p.m. (Eastern Time) on the 4th business day of each month.
- **Actual/360 Mega and Actual/360 ARM MBS File** - provides information on the pass-through rates for all Multifamily Megs that accrue interest on an actual/360 basis, and all Multifamily adjustable-rate MBS that accrue interest on an actual/360 basis. *Note: In PoolTalk, this file is currently titled “Actual/360 Fixed- Rate Mega and Actual/360 ARM MBS File”.* The file is posted after 4:30 p.m. (Eastern Time) on the 4th business day of each month.
- **Monthly Loan Level Disclosure File** - provides loan level data for all Single-Family MBS with issue dates on or after January 1, 2013. The file is posted after 7:00 p.m. (Eastern Time) on the 8th business day of each month.



Q4. How do I download the large monthly LLD files?

Due to the size of the LLD files, Fannie Mae does not recommend loading the data into a basic spreadsheet. One should work with their corporate technology support team or consider using a recognized third-party database management system to load and access the data.

Q5. Can a user download the security data that is displayed on the PoolTalk screen?

Yes, a user can download the data displayed on the screen. There are two file formats available: CSV (delimited) and XML.

- To retrieve a CSV (delimited) file extract containing all current data elements for a particular MBS pool or REMIC/SMBS security, use the PoolTalk search screen to retrieve the security. Click on the green CSV icon on the left side of the screen to view the requested security. This will generate a file for the user to save to a particular location on his or her local computer. Once saved, the user may use this file to load the data into a user's tool for analysis.
- To retrieve an XML file extract containing all current data elements for a particular MBS pool or REMIC/SMBS security, use the PoolTalk search screen with the proper search criteria and click on the orange XML icon on the left side of the screen to view the requested security. This will generate a file that a user will have to use an internet browser to save (using the browser's menu options, click on File and then select Save As to save the file to his or her local computer).

The CSV (delimited) and XML Schema file layout are available in [Appendix A](#) and [Appendix B](#) respectively.

Q6. Can users download multifamily securities in PoolTalk?

A user can download data for Multifamily Megas in PoolTalk. A user may search for Multifamily MBS and Discount MBS (DMBS) in PoolTalk. Selecting the security in PoolTalk will automatically take the user to Fannie Mae's [Multifamily Securities Locator Service](#) where a user can download data for Multifamily MBS and DMBS.

Q7. What data can be downloaded?

A user is able to download the security detail displayed on the PoolTalk user interface. Downloads can accommodate up to 100 securities into either a CSV (delimited) or XML format.

Q8. Can I redistribute Fannie Mae's disclosure data?

There are certain restrictions placed on Fannie Mae's Single-Family Loan Performance Data and PoolTalk data. For these datasets, a user is required to accept the Terms and Conditions as part of a registration process, which, among other things, prohibits the user from distributing the data to third parties or using it in support of external commercial purposes



without the express written consent of Fannie Mae. For more information regarding the fees and licensing terms applicable to external commercial use or redistribution of this data, please contact Fannie Mae's Fixed-Income Marketing at 1-800-237-8627 or by [email](#).

Please keep in mind that all data underlying Fannie Mae MBS and other securities products is proprietary data of Fannie Mae and we may revise the terms and conditions governing their use in the future.

Q9. Why am I unable to access PoolTalk data?

Users that operate on Internet Explorer version 9.0 or higher may experience problems accessing PoolTalk. In order to view the data, users may need to adjust their internet browser setting by completing the following steps:

- Close all Internet Explorer screens except for the PoolTalk screen you are currently using
- From the Menu Bar, select "View" and then select "Refresh" or the F5 key on your computer keyboard. *Note: If you do not have a Menu bar at the top of your screen, right click in the area immediately below the address bar and select "Menu Bar"*
- From the Menu Bar, select "Tools" and then select "Delete Browsing History". In the Delete Browsing History window that appears, ensure that at a minimum, the following options are checked: "Temporary Internet files", "Cookies", "Form data" and "InPrivate Filtering data". Then, select "Delete"
- Copy the PoolTalk web address
- From the Menu Bar, select "Tools" and then select "Compatibility View Settings"
- From the pop-up screen in the 'Add this website' box, paste the address, then select "Add" and "Close" the box
- From the Menu Bar, select "View" and then select "Refresh" or the F5 key on your computer keyboard.

If you continue to have issues accessing this website, please contact your internal technology support group.

Pool Level

Q10. What is the logic behind some of the characters in the MBS Stats file?

Because a signed number (e.g. S 9(9)V99) in the file is stored as an over-punch character, a letter is displayed instead of a digit for the last digit of the assigned number.

The last byte stores the data and the sign bit for that value. The below mapping table provides the details as to what the last byte means:

{ = +0	A = +1	B = +2	C = +3
D = +4	E = +5	F = +6	G = +7
H = +8	I = +9	} = -0	J = -1
K = -2	L = -3	M = -4	N = -5
O = -6	P = -7	Q = -8	R = -9



For Example:
10} is -100
45A is 451

Q11. How does Fannie Mae calculate the quartile distribution?

Fannie Mae provides quartile level details of the Original Loan Size, Coupon, Original LTV, Credit Score, Original Loan Term, Loan Age, and Remaining Months to Maturity for all pools. In addition, for adjustable-rate pools, Fannie Mae provides quartile level details of the Pass-Through Rate (PTR), MBS Margin, Life Ceiling, and Life Floor on a monthly basis.

Fannie Mae calculates the quartile figures as follows: For each mortgage loan characteristic where quartile levels appear, each loan in the pool is ranked from the highest to the lowest value. For example, in the case of Original LTV ratios, each loan in the pool is ranked from that with the highest LTV ratio to that with the lowest LTV ratio. The lowest LTV ratio would appear in the pool statistics under "MIN." The next figure in the quartile table for such mortgage loan characteristic is determined by counting the loans starting with the lowest value and continuing upward until the scheduled unpaid principal balance of the loans so counted equals twenty-five percent of the scheduled unpaid principal balance of all the loans in the pool. The value associated with the last loan so counted appears in the quartile level distribution table under "25%." Likewise, the next figures in the quartile level distribution table are determined by again counting all of the loans starting with the lowest value and continuing upward until the scheduled unpaid principal balance of the loans so counted equals fifty percent of the scheduled unpaid principal balance of all the loans in the pool. This process is repeated to determine the value in the quartile level distribution table associated with seventy-five percent. The values of the last loan so counted in each case appear in the quartile level distribution table under "MED" and "75%," respectively. The highest such value for any mortgage loan in a pool appears in the quartile level distribution table under "MAX."

Q12. If no Credit Score is provided or if a credit score is invalid, does it get included in the weighted average and quartiles calculations?

If no Credit Score is delivered for a loan or if the delivered credit score is not valid, it is excluded from the weighted average and quartile calculations. Users can look at the % Missing Credit Score data element to determine if loans were excluded from the credit score calculations.

Q13. If no Original LTV is provided or if an Original LTV is invalid, does it get included in the weighted average and quartiles calculations?

If no Original Loan-To-Value is delivered for a loan or if the Original LTV is not valid, it is excluded from the weighted average and quartiles calculations.

Q14. Why is the Weighted Average Loan Term different between the value disclosed at issuance versus the value that is disclosed after issuance?



The Weighted Average Loan Term is disclosed differently for MBS backed by balloon loans. The value disclosed at the time of issuance represents the Weighted Average Amortization Term (i.e., the number of months over which a loan will be completely paid off by regularly scheduled payments of principal and interest). After issuance, the value represents the Weighted Average Loan Term (i.e. the number of regularly scheduled borrower payments under the terms of the mortgage documents) when the balloon payment will be due.

Q15. Why are the Current MBS Margin, Accrual Rate, and Current Weighted Average Loan Margin displayed as a series of 9's?

For certain adjustable-rate mortgage pools, the interest rate on each mortgage loan in the pool is calculated by subtracting the then-current index value from a "base index" set forth in the related mortgage note. The result of such calculation is then rounded to the nearest eighth and added to the note's initial interest rate to determine the mortgage loan's interest rate. As a result of this rounding, the spread between the then-current index and the interest rate is subject to small variations and cannot be expressed as a constant Loan Margin. Consequently, the fields for Current Weighted Average Loan Margin, Current MBS Margin, and Accrual Rate in PoolTalk for this pool are displayed as a series of 9's.

Loan Level

Q16. Does Fannie Mae plan to disclose loan level data for MBS issued before January 1, 2013?

Fannie Mae has made a decision to provide the monthly LLD files for Single-Family MBS issued on and after January 1, 2013. Fannie Mae does not have plans to provide loan level data for MBS issued before January 1, 2013 at this time. If Fannie Mae decides to do so in the future, it will broadly communicate the information to the market.

Q17. For the at-issuance LLD, will the file include only the pools issued that day, or will it be a cumulative file over the course of a month for all the pools issued that month?

LLD for newly issued pools are published daily for pools closed the previous day. The file is not cumulative.

Q18. Is there a listing of the ARM Index codes in the LLD file?

Yes. There is a listing of ARM Index codes and their respective definitions in the [PoolTalk Glossary > Loan Level Disclosure – Index Mapping](#).

Q19. If there is more than one borrower for a mortgage loan, which credit score is disclosed?

The lowest credit score among the borrowers is disclosed.



Registration and Portfolio Functions

Q20. Will everyone need to register and log on to access PoolTalk data?

Beginning October 1, 2014, Fannie Mae will require those who wish to retrieve files currently found on the Issuance and Monthly tabs to register. Individuals may continue to access pool information on a pool-by-pool basis without registering or logging into PoolTalk.

Q21. How do I register?

To access the Issuance and Monthly files, Fannie Mae requires the user to register and create a unique username and password. To register, select the register option, and complete the required registration information. A user must provide a valid e-mail address and password. A password must be between eight (8) and 15 alpha-numeric characters long and include at least one lower case letter, one upper case letter, one number, and one special character. An email will be sent to the user to confirm registration. The user is also required to accept the Terms and Conditions, which, among other things, prohibits the user from distributing data to third parties without the express written consent of Fannie Mae.

Q22. What happens if I lose or need to reset my password?

Registered users who provided a valid email address may request to have their password reset within PoolTalk. Enter the email address and click the “Forgot Your Password” link. An email will be sent to the user to confirm the new password.

Q23. What functionality does the Portfolio application provide?

The Portfolio application allows registered users to track their selected securities without initiating a search each time they are in PoolTalk.

Q24. Can multifamily securities be included in the portfolio?

A user is able to track and download Single-Family MBS, Megas, REMICs and SMBS in their PoolTalk Portfolio. Multifamily MBS and DMBS may be included in a PoolTalk portfolio, however, it is optimal to use the [Multifamily Securities Locator Service](#) to build and maintain a portfolio of multifamily securities.

Searching for a Security and Related Documents

Q25. What is the Quick Securities Locator?

The Quick Securities Locator provides the ability to retrieve specific security pool level information for Fannie Mae fixed-rate and adjustable-rate MBS, Megas, REMICs, and SMBS. The search results provide a link to the security detail where additional data is located.



Q26. How do I search for a specific security?

Use the Quick Securities Locator to search for specific securities. For Single-Family and Multifamily MBS and Megas enter:

- CUSIP number; a nine character alpha-numeric code, or
- Fannie Mae MBS pool number; a six character alpha-numeric code. (Leading zeros are not required during input.)

Note: Upon entering a multifamily security identifier, the user will be re-directed to the [Multifamily Securities Locator Service](#) application for additional information related to the security.

To search for REMICs and SMBS, enter:

- CUSIP number; a nine character alpha-numeric code, or
- Trust number and the trust class
 - Examples for REMICs are:
 - MBS-Backed: 10-001 Class: WA
 - Grantor Trust: Trust Number: 11-T01 Class: A1
 - Whole Loan: 10-W01 Class: A
 - Multifamily: 11-M01 Class: A1
 - Ginnie Mae Backed: 97-G05 Class: F
 - Example for SMBS is:
 - Trust: 408 Class: IO1

Q27. How do I find a deal if I do not know the CUSIP or Trust and Class Number?

The advanced search capability within PoolTalk allows users to search by issue date of securities. If a user is unsure of the issue date, users may also use the [general word search](#) on Fannie Mae's website to search for unique characteristics within the REMIC Prospectus Supplements and SMBS Prospectus Supplements / Preliminary Data Statements.

Q28. What is Advanced Search?

The Advanced Search enables a user to search by additional criteria such as: Issue Date, Prefix, and Maturity Date. A maximum of 500 securities are returned in an advanced search, which may require a user to further define his or her criteria to return a smaller population of securities.

Q29. How do I find the CUSIP for a newly created Mega?

A CUSIP for a newly created Mega can be found in the [Recently Priced Transactions Page](#) on the Fannie Mae website. After the Mega is settled, a user will be able to see the statistics of the Mega within PoolTalk.

Q30. How do I locate disclosure documents for a security?

Use the Quick Securities Locator to find your security and then select the At Issuance Documents Tab. Available documents include:



- Trust Agreement;
- Prospectus;
- Prospectus Supplement
- Final Data Statement (if applicable)

Q31. Why is there no prospectus supplement available for my security?

Prospectus supplements are available for most MBS securities issued since May 1996. If the security was issued before May 1996, the prospectus supplement is not available.

Q32. Who can a user contact if they have additional questions?

Questions may be directed to the Fixed-Income Investor Helpline at 1-800-2FANNIE, Option 2 or by [email](#). The helpline is available 8:30 to 5:00 pm (Eastern Time).

Licensing

Q33. Who needs to pay for use of the data files on PoolTalk?

Market participants who redistribute Fannie Mae issuance and monthly PoolTalk disclosure data for commercial purposes are required to pay licensing fees. Market participants who commercialize models and related services offerings based on, or that incorporate, the PoolTalk Issuance and Monthly data files are also required to pay licensing fees.

Students and research analysts who do not redistribute PoolTalk data for commercial gain are not required to pay fees for Fannie Mae data.

Q34. What data is subject to the licensing fees?

The data in the PoolTalk Issuance and Monthly files listed below are subject to licensing fees:

Issuance	Monthly
<ul style="list-style-type: none">• New Issue Pool Statistics• New Issues Loan and Collateral Statement• Loan Level Disclosure	<ul style="list-style-type: none">• MBS Stats• Fixed-Rate Quartile• ARM Stats• GEO Stats• Adjustable-Rate Quartile• Supplemental File• Interest Only Disclosure File• DMBS Stats• Actual/360 Fixed Rate Mega and Actual/360 ARM MBS File• Loan Level Disclosure

Q35. Does the licensing fee allow data redistributors to redistribute all PoolTalk data files?



Yes, the licensing fee applies to all of the data files on PoolTalk. Data redistributors will be charged the same fee whether they are redistributing one file or multiple files.

Q36. How much is Fannie Mae charging for redistribution?

Fannie Mae is charging data redistributors based on the number of end users to whom the data redistributor makes the data available. Please see the [Terms and Conditions and Pricing agreement](#) published as part of Fannie Mae's announcement to review the pricing schedule.

Q37. What is the effective date that Fannie Mae will begin to charge for the PoolTalk data files?

Beginning October 1, 2014, Fannie Mae will require data redistributors to pay fees for redistributing the PoolTalk Issuance and Monthly files for October 2014 released files going forward.

Q38. Will Fannie Mae charge a fee or require registration for the other single-family and multifamily MBS and structured reports that are not found on PoolTalk?

At this time, only the PoolTalk data files are subject to redistribution fees.

Q39. Am I able to obtain historical data files by paying licensing fees and registering?

No, users only have access to the data currently available on the PoolTalk.

Q40. Is there an ability to send the files to users, for example via file transfer protocol (ftp)?

We periodically review and assess the level of effort to update our reporting files, however at this time, we do not provide an ftp functionality. Users will need to continue to retrieve the data from PoolTalk.

Other Available Data and Information

Q41. What is a Final Data Statement?

Final data statements (FDS) are text-formatted files (.TXT) that contain collateral information for most of Fannie Mae's structured transactions. More information on final data statements (including a file layout) can be found under the [Funding the Market - Mortgage-backed Securities – Structured Transactions and Megas](#) section at www.fanniemae.com.

Q42. Where are the MBS Tax Factors for a security?

MBS Tax Factors are available on the Fannie Mae website at: <http://taxfactors.efanniemae.com/taxfactors/searchForm.do>



Reperforming Loan Information

Q43. Why are there some mortgage loans with data values that appear incorrect?

Fannie Mae relies on its sellers and servicers to provide complete and accurate data at the time of mortgage loan delivery and subsequent modification, as well as ongoing servicing data. Although Fannie Mae conducts data quality reviews, not all data attributes can be validated as Fannie Mae may not have access to information required for complete evaluation.

Q44. Why are there mortgage loans that have changes greater than one month in delinquency status from one month to the next?

Fannie Mae relies on delinquency data provided by servicers. A change in delinquency count of greater than a month from one month to the next can be attributed to many factors, including misapplied payments, insufficient funds, or delays in reporting. Changes could also be attributed to the correction of servicing errors related to the reporting of the performance data. Legal decisions or court actions may also have an impact.

Q45. Why are certain values blank, e.g., Origination Product Type, Origination DTI, Number of Borrowers, First Time Home Buyer and Property Type?

For a mortgage loan, data values may be intentionally blank, unknown, not applicable, or not required to be collected at the time of delivery.

Q46. Is it possible to determine if a mortgage loan has been modified more than once?

The Total Number of Modifications field will reflect the number of modifications a mortgage loan has had from 2009 through December 31, 2015.

Q47. The Original Interest Rate have values less than 0.5000% for a small set of loans. Were modifications given that provided that low of an interest rate?

Original Interest Rate values populated with relatively small values are usually a result of bankruptcy cramdown modifications.

Q48. Fannie Mae's Charter does not allow for loans to be acquired with balances greater than \$729,000. Why are there original balances greater than this limit?

While Fannie Mae is prohibited from purchasing loans that exceed our Charter limits, the assistance that we offer to borrowers of loans that we already own may result in an increase to the loan balance, thus causing the new balance to be greater than the original balance.



Q49. Why is the LTV field blank for a subset of the modified loan population?

Fannie Mae uses its own internal valuation framework to determine LTV. In certain cases (based on the age of the loan and/or the type of loan at origination) the LTV may not be calculated.

Q50. Mortgage Insurance (MI) Percent is not populated for loans with an Origination LTV over 80%. Does Fannie Mae have any protection on these loans?

Fannie Mae may have had other recourse options in place when these loans were delivered or the MI may have been subsequently cancelled.

Q51. There are step rate loans with a blank adjustment frequency, shouldn't this be populated?

Loans with only one step rate will have a blank in the step rate adjustment frequency field.

Q52. Why are there 30+ year loan ages as of modification?

Fannie Mae in the past had a 40 year product that would provide a loan term of up to 480 months.

Q55. How can a user determine if a modification is a re-modification?

"Number of Modifications" has been added to the LLD file and indicates how many times a loan has been modified, including the most recent modification.



Appendix A – PoolTalk CSV (Delimited) Download Format Layout

PoolTalk CSV (delimited) format – MBS and Megas

RECORD TYPE	FIELD NAME
1	Pool Information
1	Security Type
1	Pool Number
1	CUSIP
1	Pool Prefix
1	Issue Date
1	Maturity Date
1	Original Balance
1	Status
1	Current Security Balance
1	Issuance Pool Loan Count
1	Current Pool Loan Count
1	Issuance Average Loan Size
1	Issuance WA Coupon
1	Current WA Coupon
1	Issuance WA Maturity
1	Current WA Maturity
1	Issuance WA Credit Score
1	Current WA Credit Score
1	Issuance Loan To Value
1	Current Loan To Value
1	Issuance WA Combined Loan to Value
1	Current WA Combined Loan to Value
1	Issuance WA Loan Age
1	Current WA Loan Age
1	Issuance WA Loan Term
1	Current WA Loan Term
1	Issuance WA Months Remaining To Scheduled Amortization
1	Current WA Months Remaining To Scheduled Amortization
1	Issuance Third Party Origination %
1	Current Third Party Origination %



1	Issuance Missing Credit Score %
1	Current Missing Credit Score %
1	Issuance Missing Loan to Value %
1	Current Missing Loan to Value %
RECORD TYPE	FIELD NAME
1	Issuance Interest Only with Same Month Pooling %
1	Current Interest Only with Same Month Pooling %
1	Issuance Fully Amortizing with Same Month Pooling %
1	Current Fully Amortizing with Same Month Pooling %
1	Transfer Type*
1	Pool Subtype*
1	Pass Through Method*
1	Issuance MBS Margin*
1	Current MBS Margin*
1	Issuance Accrual Rate*
1	Current Accrual Rate*
1	Issuance WA Loan Margin*
1	Current WA Loan Margin*
1	Issuance WA Life Floor*
1	Current WA Life Floor*
1	Issuance WA Life Cap*
1	Current WA Life Cap*
1	Issuance WA Months to next rate change date*
1	Current WA Months to next rate change date*
1	Issuance WA Max Pool Accrual Rate*
1	Current WA Max Pool Accrual Rate*
1	Issuance WA Min Pool Accrual Rate*
1	Current WA Min Pool Accrual Rate*
1	Convertible Flag*
1	Minimum Index Movement*
1	First Rate Change Date*
1	First Payment Change Date*
1	Per-adjustment Rate Cap*
1	Payment Cap*
1	Standard Look back*
1	Variable Look back*
1	Deferred Interest Flag*
1	Weighted Avg. Neg. Amortization Limit*
1	Rate Adjustment Frequency*
1	Payment Change Frequency*



2	Pool Factor Information
2	Pool Number
2	Factor Month
2	Factor

RECORD TYPE	FIELD NAME
2	Pass Through Rate
3	Quartile Information
3	Quartile Data Source - Issuance or Current
3	Pool Number
3	Quartile Level - Max, 75%,Med, 25%, Min
3	Loan Size
3	Coupon
3	Loan to Value
3	Credit Score
3	Loan Term
3	Loan Age
3	Months Remaining to Maturity
3	Pass Through Rate
3	Margin*
3	Ceiling*
3	Floor*
3	As of Date
4	Next Rate Change Date Information
4	Next Rate Change Date Data Source - Issuance or Current*
4	Pool Number*
4	Next Rate Change Date*
4	% of UPB*
4	MBS Margin High*
4	MBS Margin Low*
4	MBS Margin*
4	Gross Coupon High*
4	Gross Coupon Low*
4	WA Coupon*
4	Pass Through Rate High*
4	Pass Through Rate Low*
4	WA Pass Through Rate*
4	High Cap*
4	Low Cap*
4	High Floor*



4	Low Floor*
5	Distribution Information
5	Distribution Data Source - Issuance or Current
5	Pool Number
5	Distribution Type

RECORD TYPE	FIELD NAME
5	Distribution Value
5	Loan Count
5	% of UPB
5	Aggregate UPB
5	As of Date

**Elements noted with an asterisk are applicable only for ARM pools*



PoolTalk CSV (delimited) format – REMIC and Grantor Trusts

RECORD TYPE	FIELD NAME
1	Pool Level Information
1	Security Type
1	Trust Number
1	Class/Tranche
1	Issue Date
1	Maturity Date
1	Original Balance
1	Status
1	Floater
1	Accrual
2	Pool Factor Information
2	Record Type
2	Factor Month
2	Current Factor
2	Pass Through Rate

PoolTalk CSV (delimited) format – SMBS

RECORD TYPE	FIELD NAME
1	Pool Level Information
1	Security Type
1	Trust Number
1	Class/Tranche
1	Issue Date
1	Maturity Date
1	Original Balance
1	Status
1	Pool Number
1	Pool Prefix
1	WA Coupon
1	WA Maturity
2	Pool Factor Information
2	Record Type
2	Factor Month
2	Current Factor
2	Pass Through Rate



Appendix B – PoolTalk XML Download Format Layout

PoolTalk XML format – MBS and Megas

FIELD NAME
CUSIP
Security Type
Pool Number
Pool Prefix
Issue Date
Maturity Date
Original Balance
Status
Current Security Balance
Issuance Pool Loan Count
Current Pool Loan Count
Issuance WA Coupon Current
WA Coupon Issuance WA
Maturity Current WA Maturity
Issuance WA Credit Score
Current WA Credit Score
Issuance Loan To Value Current
Loan To Value
Issuance WA Combined Loan to Value
Current WA Combined Loan to Value
Issuance WA Loan Age
Current WA Loan Age Issuance
Term Current WA Loan Term
Issuance Average Loan Size
Issuance WA Months Remaining To Scheduled Amortization
Current WA Months Remaining To Scheduled Amortization
Issuance Third Party Origination %
Current Third Party Origination %
Issuance Missing Credit Score %
Current Missing Credit Score %
Issuance Missing Loan to Value %
Current Missing Loan to Value %
Issuance Interest Only with Same Month Pooling %



FIELD NAME
Current Interest Only with Same Month Pooling %
Issuance Fully Amortizing with Same Month Pooling %
Current Fully Amortizing with Same Month Pooling %
Transfer Type*
Pool Subtype*
Pass Through Method*
Issuance MBS Margin*
Current MBS Margin*
Issuance Accrual Rate*
Current Accrual Rate*
Issuance WA Loan Margin*
Current WA Loan Margin*
Issuance WA Life Floor*
Current WA Life Floor*
Issuance WA Life Cap*
Current WA Life Cap*
Issuance WA Months to next rate change date*
Current WA Months to next rate change date*
Issuance WA Max Pool Accrual Rate*
Current WA Max Pool Accrual Rate*
Issuance WA Min Pool Accrual Rate*
Current WA Min Pool Accrual Rate*
Convertible Flag*
Minimum Index Movement*
First Rate Change Date*
First Payment Change Date*
Per-adjustment Rate Cap*
Payment Cap*
Standard Look back*
Variable Look back*
Deferred Interest Flag*
Weighted Avg. Neg. Amortization Limit*
Rate Adjustment Frequency*
Payment Change Frequency*
Pool Number
Factor Month



FIELD NAME
Pass Through Rate
Quartile Data Source - Issuance or Current
Pool Number
Quartile Level - Max, 75%,Med, 25%, Min
Loan Size
Coupon
Loan to Value Credit
Score Loan Term
Loan Age
Months Remaining to Maturity
Pass Through Rate
Margin*
Ceiling*
Floor*
As of Date
Next Rate Change Date Data Source - Issuance or Current*
Pool Number*
Next Rate Change Date*
% of UPB*
MBS Margin High*
MBS Margin Low*
MBS Margin*
Gross Coupon High*
Gross Coupon Low*
WA Coupon*
Pass Through Rate High*
Pass Through Rate Low*
WA Pass Through Rate*
High Cap*
Low Cap*
High Floor*
Low Floor*
Factor
Distribution Data Source - Issuance or Current
Pool Number
Distribution Type



FIELD NAME
Distribution Value
Loan Count
% of UPB
Aggregate UPB
As of Date

**Elements noted with an asterisk are applicable only for ARM pools*



PoolTalk XML format – REMICS AND Grantor Trusts

FIELD NAME
Security Type
Trust Number
Class / Tranche
CUSIP
Issue Date
Maturity Date
Original Balance
Status
Floater
Accrual
Factor Month
Factor
Pass Through Rate

PoolTalk XML format – SMBS

FIELD NAME
Trust Number
Class / Tranche
CUSIP
Issue Date
Maturity Date
Original Balance
Status
Pool Number
Pool Prefix
WA Coupon
WA Maturity
Factor Month
Factor
Pass Through Rate