CE Estimator File Layout
November 2017

Item #	Field Name	Data Type	Description and Valid Values	Comments/Definitions	Required
1	PFI Loan Number	alphanumeric	PFI Loan number (Max 25)	The loan number the Participating Financial Institution (PFI) has assigned to the loan.	X
2	Occupancy Status	alphanumeric	Primary Residence Second Home	The occupancy status of the Mortgaged Property.	X
3	Property Type	alphanumeric	SFRorPUD MH Condo ThreeToFourUnit TwoUnit	A description of the Mortgaged Property as supported by the Appraisal and title policy. SFRorPUD (Single Family Residence) MH (Manufactured Housing) Condo ThreeToFourUnit (3-4 Unit Property) TwoUnit (2 Unit Property)	X
4	Loan Purpose	alphanumeric	Purchase CashOut NoCashOut LimitedCashOut	The purpose for which the Mortgage Loan proceeds will be used.	X
5	Doc Type	alphanumeric	5 6 8 20	For Conventional Loans, provide the level of income and employment documentation used to qualify a Borrower on a loan based upon the time period covered by the documentation. The Documentation Type used should reflect the lowest level of income and employment documentation obtained for any borrower, regardless of the level or documentation permitted by an Automated Underwriting System. 5 (<= 11 mos. income verify) 6 (12-23 mos. income verify) 8 (>= 24 months Income verify) 20 (Tax Transcripts w/24 mos income verification)	X
6	Current Balance	numeric	7 (2) example: 999999.99	The outstanding principal balance that is to be sold to the MPF Bank, dependent on the remittance type.	X
7	Original Term	numeric	3 example: 180	The entire loan term in months (60 to 360), as specified in the Note.	X
8	Current Interest Rate	numeric	2 (4) example: 99.9999	The interest rate on a Mortgage Loan as specified by the terms of the Note.	X
9	Original Balance	numeric	7 (2) example: 999999.99	The loan amount on the Note.	X
10	Zip code	numeric	Must be 5 digits and can have leading zeros	The five digit postal ZIP code.	X
11	State Code	alpha	example: IL	The two-letter designation for the Mortgaged Property state.	X
12	Current FICO	numeric	3 example: 999	The Borrower's representative credit score.	X
13	Original LTV ratio	numeric	3 (3) example: 999.999	Loan-to-Value Ratio of the original loan amount of a Mortgage Loan to lower of the appraised value or sales price of the related Mortgaged Property.	X

14	Combined Original LTV ratio	numeric	3 (3) example: 999.999 NULL is allowed	The Total Loan-to-Value Ratio, of the original loan amount of a Mortgage Loan plus any other loans secured by the Mortgaged Property to the lower of the appraised value or the sales price of the related Mortgaged Property. If the Subordinate Financing is a Home Equity Line of Credit (HELOC), include the full Home Equity Lines of Credit (HELOC), even if unused.	CR
15	Total Monthly Income	numeric	9 (0) example: 999999999	The total monthly income for all borrowers on the loan.	X
16	PITI Payment Amount	numeric	7 (2) example: 99999.99 NULL is allowed	The total monthly housing expense Mortgaged Property, including principal, interest, real estate taxes and the applicable homeowners insurance, primary mortgage insurance and homeowners' association dues.	CR
17	Self Employed Borrower	alpha	TRUE FALSE	Any Borrower who owns at least twenty-five percent (25%) of a partnership or corporation or is a sole proprietor. Indicate "Yes" if the Borrower or any co-Borrower is self-employed. True (Self Employed) False (Not Self Employed)	X
18	Total Other Debt	numeric	7 (0) example: 9999999 NULL is allowed	The total monthly debt as defined in Selling Guide Chapter 5.16.3, not inclusive of the housing debt.	CR
19	DTI	numeric	2 (3) example: 99.999	The total debt ratio is derived by dividing the borrowers total monthly obligation by the total eligible qualifying income.	X
20	PMI Company	alpha	No MI Radian Genworth Arch MGIC PMI RMIC UGI Essent NMI	The name of the private mortgage insurance company providing the private mortgage insurance coverage, if applicable.	X
21	Subproduct Code	alphanumeric	FX15 FX15HB FX20 FX20HB FX30 FX30HB NULL is allowed	"CE Estimate and Price" transactions - a value is required "CE Estimate" transactions - a value is not required (NULL is allowed)	CR

Legend:

X = Required to be populated for both "CE Estimate" and "CE Estimate and Price" transactions.

CR = Conditionally required to be populated. See above "Description" and "Comments/Definitions" columns for details on conditionality.

Note: All field names listed in "Field Name" column are required to be included in the file header, in the order listed.