

## MPF Additional Info File Layout

Item #	Field Name	Data Type	Description and Valid Values	Comments/Definitions	Required or Conditionally Required	Conditionality
1	SellerLoanIdentifier	alphanumeric	Lender Loan number	The loan number that the Participating Financial Institution (PFI) has assigned to the loan.	R	Required for all loans.
2	Documentation Type	numeric	9(2) example: 8	The lowest level of documentation used to qualify any Borrower on a loan based upon the time period covered by the documentation, as indicated. Note that use of documentation types other than 7 and 8 is permitted when using an approved AUS with output allowing such reduced documentation.  <b>Valid Values:</b> 5 = < 11 months income verif with approved AUS 6 = 12-23 months income verify with approved AUS 7 = Expedited (Streamlined) refi documentation 8 = >= 24 months income verification 20 = >= 24 months or more Employment & Income Verification	R	Required for all loans.
3	Rent Plus Utilities – Unit 1	numeric	9(9) example: 1500.35	The amount of rent plus any utilities paid as part of the rent, in whole dollars, for each non-owner occupied unit; if not applicable pass 0.	R	Required for all loans.
4	Rent Plus Utilities – Unit 2	numeric	9(9) example: 0	The amount of rent plus any utilities paid as part of the rent, in whole dollars, for each non-owner occupied unit; if not applicable pass 0.	R	Required for all loans.
5	Rent Plus Utilities – Unit 3	numeric	9(9) example: 0	The amount of rent plus any utilities paid as part of the rent, in whole dollars, for each non-owner occupied unit; if not applicable pass 0.	R	Required for all loans.
6	Rent Plus Utilities – Unit 4	numeric	9(9) example: 0	The amount of rent plus any utilities paid as part of the rent, in whole dollars, for each non-owner occupied unit; if not applicable pass 0.	R	Required for all loans.
7	Unit – Owner Occupied – Unit 1	numeric	9(1) example: 0	The occupancy status of each unit in the Mortgaged Property.  <b>Valid Values:</b> 1 = The property is Owner Occupied 0 = The property is Non-Owner Occupied	R	Required for all loans.
8	Unit – Owner Occupied – Unit 2	numeric	9(1) example: 0	The occupancy status of each unit in the Mortgaged Property.  <b>Valid Values:</b> 1 = The property is Owner Occupied 0 = The property is Non-Owner Occupied	R	Required for all loans.
9	Unit – Owner Occupied – Unit 3	numeric	9(1) example: 0	The occupancy status of each unit in the Mortgaged Property.  <b>Valid Values:</b> 1 = The property is Owner Occupied 0 = The property is Non-Owner Occupied	R	Required for all loans.
10	Unit – Owner Occupied – Unit 4	numeric	9(1) example: 0	The occupancy status of each unit in the Mortgaged Property.  <b>Valid Values:</b> 1 = The property is Owner Occupied 0 = The property is Non-Owner Occupied	R	Required for all loans.
11	Anti-Predatory Lending Category	alpha	Char (2) example: NO	A field used to identify categorization of loans pursuant to the then current version of Standard & Poor's LEVELS Glossary.  <b>Valid Values:</b> CV = Covered Loan HL = Home Loan NO= None of the above (High Cost Loan not eligible)	R	Required for all loans.

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12	MH- Prior Occupancy Status	alpha	Char (1) example: N	Indicates whether the manufactured home is new or has been previously occupied.  <b>Valid Values:</b> N = New Unit U = Used Unit	CR	Provide when Property Type = Manufactured Housing.
13	MH-Loan-to-Invoice (LTI)	numeric	9(6,5) example: 0.45321	The ratio of the Original Loan Amount divided by the manufactured home dealer's invoice price of the unit.  9.99999 > 0.0 (Indicate ratio as a percentage)	CR	Provide when Property Type = Manufactured Housing AND Loan Purpose = Purchase.
14	FIPS State/County Code	numeric	9(5) example: 12345	Federal Information Processing Standards (FIPS) code for high balance loans. Five Digits are required for all loans. First two digits denote the State and the last three denote the county; include any lead zeros.	R	Required for all loans.
15	Higher Priced Mortgage Loan Status	alpha	Char (1) example: N	For mortgages with an application date after October 1, 2009 or any Mortgages with a closing date after January 1, 2010, indicate whether a loan is a Higher Priced Mortgage Loan. This supports changes to Reg C and Reg Z.  <b>Valid Values:</b> Y = Loan is a Higher Priced Mortgage Loan N = Loan is not a Higher Priced Mortgage Loan	R	Required for all loans.
16	Mortgage Acquired using Federal Financial Stability Plan Funds	alpha	Char (1) example: N	Indicate if the Mortgage was acquired or funded, in whole or in part, using Federal Financial Stability Plan Funds.  <b>Valid Values:</b> Y = Federal Financial Stability Plan Funds were used to fund the Loan N = Federal Financial Stability Plan Funds were not used to fund the Loan	R	Required for all loans.
17	Affordable Category Unit # 1	alpha	Char (1) example: N	For each unit of the subject property, indicate if the rent level meets the requirements of an Affordable Housing Goals Loan set forth by the Secretary of HUD and/or the FHFA for the Federal Home Loan Banks.  <b>Valid Values:</b> Y = Yes, the rent level for the unit meets the Affordable Housing Goals N = No, the rent level does not meet the Affordable Housing Goals	R	Required for all loans.
18	Affordable Category Unit # 2	alpha	Char (1) example: N	For each unit of the subject property, indicate if the rent level meets the requirements of an Affordable Housing Goals Loan set forth by the Secretary of HUD and/or the FHFA for the Federal Home Loan Banks.  <b>Valid Values:</b> Y = Yes, the rent level for the unit meets the Affordable Housing Goals N = No, the rent level does not meet the Affordable Housing Goals	R	Required for all loans.
19	Affordable Category Unit # 3	alpha	Char (1) example: N	For each unit of the subject property, indicate if the rent level meets the requirements of an Affordable Housing Goals Loan set forth by the Secretary of HUD and/or the FHFA for the Federal Home Loan Banks.  <b>Valid Values:</b> Y = Yes, the rent level for the unit meets the Affordable Housing Goals N = No, the rent level does not meet the Affordable Housing Goals	R	Required for all loans.

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20	Affordable Category Unit # 4	alpha	Char (1) example: N	For each unit of the subject property, indicate if the rent level meets the requirements of an Affordable Housing Goals Loan set forth by the Secretary of HUD and/or the FHFA for the Federal Home Loan Banks.  <b>Valid Values:</b> Y = Yes, the rent level for the unit meets the Affordable Housing Goals N = No, the rent level does not meet the Affordable Housing Goals	R	Required for all loans.
21	FHLB AHP Loans	alpha	Char (1) example: N	An FHLB Affordable Housing Program subsidy used to finance the purchase or construction of an owner-occupied property that serves a household at or below 80% of the area median income.  <b>Valid Values:</b> Y = Yes, this is an FHLB Affordable Housing Program loan N = No, this is not an FHLB Affordable Housing Program loan	R	Required for all loans.
22	FHLB CICA loans	alpha	Char (1) example: N	A mortgage partly or fully funded through a FHLB non-AHP Community Investment Cash Advance (CICA) program.  <b>Valid Values:</b> Y = Yes, this is an FHLB Community Investment loan N = No, this is not an FHLB Community Investment loan	R	Required for all loans.
23	CountyName	alphanumeric	Text (20) example: Sample County	The name of the county in which the Mortgaged Property is located.	R	Required for all loans.
24	ManufacturedHomeManufactureYear	numeric	9(4) example: 2014	The year the Manufactured Home was constructed. This will be collected for Levels C- MH- Year of Manufacture.  <b>Valid Values:</b> Must be >= 1976 or must be <= Current Year + 1	CR	Provide when Property Type = Manufactured Housing.
25	ManufacturedHomeWidthType	alpha	Char (1) example: M	Indicates the number of sections or units that make up the manufactured home.  <b>Valid Values:</b> D = Double-wide (delivered to the home site in two sections) M = Multi-wide (delivered to the home site in three or more sections)	CR	Provide when Property Type = Manufactured Housing.
26	AssetDocumentationLevelIdentifier	alpha	Char (1) example: Y	The assets needed to cover the down payment, closing costs, and reserves (if applicable), are verified with documentation in the Mortgage File.  <b>Valid Values:</b> Y = Yes, assets are verified N = No, assets are not verified	CR	Provide when Loan Purpose = Purchase.
27	EmploymentBorrowerSelfEmployedIndicator	alpha	Char (1) example: N	Any Borrower on the loan who owns at least twenty-five percent (25%) of a partnership or corporation, or is a sole proprietor.  <b>Valid Values:</b> Y = Yes, Borrower is Self Employed N = No, Borrower is not Self Employed	R	Required for all loans.
28	HMDARateSpreadPercent	numeric	9(6,5) example: 0  □	A percentage field that contains the spread between the annual percentage rate (APR) on a mortgage and the average prime offer rate for fixed rate loans. (Indicate ratio as a percentage)	R	Required for all loans.

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29	MICertificateIdentifier	numeric	9(30) example: 0114567891229	Provide the Government Agency Case Number or Loan Number; Do not provide zeros as fillers, dashes or spaces between values.  <u>Government Agency Examples:</u>  <u>FHA Single Family: 13 digit Case Number</u> Includes 3 digit location code, 6 digit serial number, one digit check digit and three digit ADP code Example: 0114567891229  <u>VA: 12 digit Loan Number</u> Includes 2 digit Office of Jurisdiction, 2 digit Office of Origin, 1 digit VA Loan Type, 7 digit Loan Number Example: 065766789012  <u>RHS: 14 digit Case Number</u> Includes 2 digit RHS State Code, 3 digit RHS County Code, 9 digit borrower1 SSN Example: 12345678901234  <u>PIH/HUD184: 9 digit Case Number</u> Includes 3 digit area code, 6 digit case number Example: 707456789	CR	Provide the Government Agency Case Number for all MPF Government Loan Products OR For non government loans, provide the MICertificateIdentifier, if not already supplied in the ULDD (.XML) file.
30	AutomatedUnderwritingSystemType	alpha	Char (20) example: DesktopUnderwriter	The name of the Automated Underwriting system that provided the AUS results.  <u>Valid Values:</u> DesktopUnderwriter Other LoanProspector	CR	Provide when AutomatedUnderwritingSystemType = Loan Prospector OR Provide when AutomatedUnderwritingSystemType is not provided in the ULDD (.XML) file.
31	Property Type	alphanumeric	Text (4) example: PT01	A description of the Mortgaged Property as supported by the Appraisal and title policy. The XML standard for this field is Sort ID 42: ProjectClassificationIdentifier.  <u>Valid Values:</u> <b>PT01</b> = Single Family Residence <b>PT04</b> = Two-Unit Property <b>PT09</b> = Three-Unit Property <b>PT10</b> = Four-Unit Property <b>PT11</b> = Manufactured Housing <b>PT13</b> = PUD (Existing Project) <b>PT14</b> = PUD (New Project) <b>PT15</b> = Condo: Limited Review <b>PT16</b> = Condo: (Category II Projects): Manual Reviewed or CPM <b>PT17</b> = Condo: (Category I Projects): Manual Review or CPM <b>PT18</b> = Condo: Fannie Mae Approved (1028 or PERS) <b>PT19</b> = Condo: Government Agency Approved	CR	Provide when ProjectClassificationIdentifier is not provided in the ULDD (.XML) file. Note: This value should not be included in both files.
32	Government Mortgage Streamline Refinance Indicator	alpha	Text (1) example: Y	A field that indicates whether the loan has been produced as a Government Mortgage Streamline Refinance loan.  <u>Valid Values:</u> Y = Yes, the loan is a Government Mortgage Streamline Refinance loan N = No, the loan is not a Government Mortgage Streamline Refinance loan	CR	Provide for all MPF Government Loan Products.
33	Base Loan Amount	numeric	9(8,2) example: 999999.99	The loan amount before any MIP or funding fees are added to the original loan amount.	CR	Provide for all MPF Government Loan Products.
34	VA Funding Fee Amount	numeric	9(8,2) example: 999999.99	The dollar amount of the funding fee charged to the borrower by the VA, who participate in the VA Home Loan Program.	CR	Provide for all MPF Government Loan Products where Mortgage Type = VA.

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35	MOM Flag	alpha	text (1) example: Y	A field that indicates if the loan is a MERS originated mortgage.  <b>Valid Values:</b> Y = Yes, the loan is a MERS originated mortgage N = No, the loan is not a MERS originated mortgage	CR	Provide for MPF Government MBS Loan Product or MPF Xtra Servicing Released option.
36	Gift Fund Flag	alpha	text (1) example: N	A field that indicates if the borrower received gift fund assistance for the loan down payment.  <b>Valid Values:</b> Y = Borrower received gift funds for down payment N = No gift assistance required	CR	Provide for MPF Government MBS Loan Product option.
37	Upfront MIP Amount	numeric	9(8,2) example: 3500.00	The Upfront Mortgage Insurance premium (UFMIP) amount paid on FHA loans or the Upfront note guarantee fee paid by the lender to the USDA agency for USDA Rural Housing loans; if not applicable pass 0.	CR	Provide for MPF Government MBS Loan Product where Mortgage Type = FHA or USRARuralHousing.
38	Upfront MIP Rate	numeric	numeric 9(5,3) example: 1.75	The Upfront Mortgage Insurance premium (UFMIP) percentage rate to insure FHA loans; if not applicable pass 0.	CR	Provide for MPF Government MBS Loan Product where Mortgage Type = FHA.
39	Annual MIP Amount	numeric	9(8,2) example: 1500.00	The Annual Mortgage Insurance premium (MIP) amount paid on FHA loans or the USDA Annual Fee paid for the first year of the loan by the borrower on USDA Rural Housing loans; if not applicable pass 0.	CR	Provide for MPF Government MBS Loan Product where Mortgage Type = FHA or USRARuralHousing.
40	Annual MIP Rate	numeric	numeric 9(5,3) example: 0.85	The Annual Mortgage Insurance premium (MIP) percentage rate to insure FHA loans; if not applicable pass 0.	CR	Provide for MPF Government MBS Loan Product where Mortgage Type = FHA.
41	Borrower Home Phone Number	text	text (10) example: 9999999999	The Home Telephone Number of the Borrower. <b>Note: Include a 10 digit number only; exclude spaces and all special characters including dashes and parentheses.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options, if available.
42	Borrower Business Phone Number	text	text (10) example: 9999999999	The Business Telephone Number of the Borrower. <b>Note: Include a 10 digit number only; exclude spaces and all special characters including dashes and parentheses.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options, if available.
43	Borrower Email Address	alphanumeric	text (50) example: abcd@anymail.com	The Email Address of the Borrower. <b>Note: Must include @ symbol and domain name.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options, if available.
44	CoBorrower Home Phone Number	text	text (10) example: 9999999999	The Home Telephone Number of the CoBorrower. <b>Note: Include a 10 digit number only; exclude spaces and all special characters including dashes and parentheses.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options, if available.
45	CoBorrower Business Phone Number	text	text (10) example: 9999999999	The Business Telephone Number of the CoBorrower. <b>Note: Include a 10 digit number only; exclude spaces and all special characters including dashes and parentheses.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options, if available.
46	Credit Score Date	date	date example: 03/15/2015	The Date that the referenced Credit Score was produced.  <b>Valid Date Formats:</b> mm/dd/yyyy mm-dd-yyyy yyyy-mm-dd m-d-yyyy m-dd-yyyy mm-d-yyyy m/d/yyyy m/dd/yyyy mm/d/yyyy yyyy-m-d yyyy-mm-d yyyy-m-dd	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options, if available.

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47	Flood Certificate Company Name	alphanumeric	Text (100) example: Flood Certificate Company Inc	The Name of the Company who prepared the Flood Determination Certificate.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
48	Flood Certificate Number	alphanumeric	Text (50) example: 9999999900	The Flood Certificate Number assigned by the Flood Determination Certificate preparer.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
49	Hazard Insurance Amount	numeric	9(8,2) example: 999999.99	The escrowed monthly dollar amount of Hazard Insurance assessed; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
50	Flood Insurance Amount	numeric	9(8,2) example: 999999.99	The escrowed monthly dollar amount of Flood Insurance assessed; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
51	County Tax Amount	numeric	9(8,2) example: 999999.99	The escrowed monthly dollar amount of County Tax assessed; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
52	City Tax Amount	numeric	9(8,2) example: 999999.99	The escrowed monthly dollar amount of City Tax assessed; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
53	School Tax Amount	numeric	9(8,2) example: 999999.99	The escrowed monthly dollar amount of School Tax assessed; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
54	Ground Tax Amount	numeric	9(8,2) example: 999999.99	The escrowed monthly dollar amount of Ground Tax assessed; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
55	Other Tax Amount	numeric	9(8,2) example: 999999.99	The escrowed monthly dollar amount of Other Tax assessed; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
56	MI Monthly Premium Amount	numeric	9(8,2) example: 999999.99	The escrowed monthly dollar amount of mortgage insurance or guaranty for FHA, USDA or conventional loans; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
57	Total Monthly Escrow Amount	numeric	9(8,2) example: 999999.99	The sum amount of all monthly escrowed T&I amounts; if not applicable pass 0. This includes monthly Hazard, Flood and Mortgage Insurance + County, City, School, Ground and Other Taxes.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
58	Total Monthly Payment Amount	numeric	9(8,2) example: 999999.99	The sum amount of T&I + P&I (taxes + insurance + principal + interest).	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
59	Total Escrow Amount Collected At Closing	numeric	9(8,2) example: 999999.99	The Total Escrow Amount collected at closing; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
60	Government Agency Insurance Or Guaranty Issue Date	date	date example: 04/15/2015	The date that the Government Agency issued the Insurance or Guaranty. This date can be found on the following documents: <b>FHA</b> – MIC Mortgage Insurance Certificate <b>VA</b> – LGC Loan Guaranty Certificate <b>RHS</b> – Loan Note Guaranty <b>HUD Section 184</b> – ILGC Indian Loan Guaranty Certificate  <u>Valid Date Formats:</u> mm/dd/yyyy mm-dd-yyyy yyyy-mm-dd m-d-yyyy m-dd-yyyy mm-d-yyyy m/d/yyyy m/dd/yyyy mm/d/yyyy yyyy-m-d yyyy-mm-d yyyy-m-dd	CR	Provide for MPF Government MBS Servicing Released option, if available.

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61	USDA State Code	numeric	9(2) example: 11	Two digit numeric State Code issued by the USDA, specific to USDA Rural Housing loans.	CR	Provide for MPF Government MBS Servicing Released option and Mortgage Type = USDA Rural Housing.
62	USDA County Code	numeric	9(3) example: 101	Three digit numeric County Code issued by the USDA, specific to USDA Rural Housing loans.	CR	Provide for MPF Government MBS Servicing Released option and Mortgage Type = USDA Rural Housing.
63	Property Tax Amount Collected at Closing	numeric	9(8.2) example: 999999.99	The initial escrow payment of Property Tax funds collected at closing located on the Final Closing Disclosure document; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
64	Hazard Insurance Amount Collected at Closing	numeric	9(8.2) example: 999999.99	The initial escrow payment of Hazard Insurance funds collected at closing, located on the Final Closing Disclosure document; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
65	Mortgage Insurance Amount Collected at Closing	numeric	9(8.2) example: 999999.99	The initial escrow payment of Mortgage Insurance funds collected as closing, located on the Final Closing Disclosure document; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
66	Flood Insurance Amount Collected at Closing	numeric	9(8.2) example: 999999.99	The initial escrow payment of Flood Insurance funds collected at closing, located on the Final Closing Disclosure document; if not applicable pass 0.	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
67	Aggregate Adjustment Amount Collected at Closing	numeric	9(8.2) example: -0.01	The initial escrow payment of Aggregate Adjustment located on the Final Closing Disclosure document; if not applicable pass 0. <b>Note: This amount can be a negative value.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
68	Other Amount Collected At Closing	numeric	9(8.2) example: 999999.99	The total of all Other Amount(s) collected at closing, located on the Final Closing Disclosure document; if not applicable pass 0. Example: Special Assessment. <b>Note: Include all Other Amounts collected at closing as one single sum.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
69	Other Amount Collected Description	alphanumeric	Text (100) example: Special Assessment	Description of all Other Amount(s) collected at closing, located on the Final Closing Disclosure document, if applicable. Note: Include all unique Other Amount(s) Collected At Closing descriptions, where applicable. <b>Note: Do not include commas between unique descriptions.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options and if Other Amount Collected at Closing is greater than 0.
70	Other Monthly Payment Amount	numeric	9(8.2) example: 999999.99	The total of all Other Monthly Payment Amount(s) located on the Final Closing Disclosure document; if not applicable pass 0. Example: Special Assessment. <b>Note: Include all Other Monthly Payment Amounts, as one single sum.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options.
71	Other Monthly Payment Description	alphanumeric	Text (100) example: Special Assessment	Description of all Other Monthly Payment Amount(s), located on the Final Closing Disclosure document, if applicable. Note: Include all unique Other Monthly Payment Amount descriptions, where applicable. <b>Note: Do not include commas between unique descriptions.</b>	CR	Provide for MPF Government MBS Servicing Released or MPF Xtra Servicing Released options and if Other Amount Collected at Closing is greater than 0.