

MPF Portfolio 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. Valid Values: 5 = < 11 months income verification 6 = 12-23 months income verification 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. Valid Values: 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. Valid Values: 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. Valid Values: 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. Valid Values: 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. Valid Values: CV = Covered Loan HL = Home Loan NO= None of the above (High Cost Loan not eligible) | R | Required for all loans. |
| 12 | MH- Prior Occupancy Status | alpha | Char (1) example: N | Indicates whether the manufactured home is new or has been previously occupied. Valid Values: N = New Unit U = Used Unit | CR | Provide when Property Type = Manufactured Housing. |

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| 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. If State Code is less than two digits, a leading zero is required. If the County Code is less than three digits, add one or two leading zeros as applicable. | 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. Valid Values: 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. Valid Values: 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. Valid Values: 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. Valid Values: 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. Valid Values: 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. |
| 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. Valid Values: 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. Valid Values: 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. Valid Values: Y = Yes, this is an FHLB Community Investment loan N = No, this is not an FHLB Community Investment loan | R | Required for all loans. |

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| 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. Valid Values: 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. Valid Values: 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. Valid Values: 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. Valid Values: 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. |
| 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. Valid Values: DesktopUnderwriter Other LoanProspector | CR | Provide when AutomatedUnderwritingSystemType = Loan Prospector OR Provide when AutomatedUnderwritingSystemType is not provided in the ULDD (.XML) file. |