

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
10	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	Property Address	N	Required for all Loans	The Mortgaged Property address populated in the loan delivery XML file must accurately reflect the Mortgaged Property address (including unit, if applicable) documented on the Note associated with the specified Mortgage Loan.
14	CityName	The name of the city.	City	N	Required for all Loans	The city name submitted should exactly match how it is recorded on the Note
15	CountyName	The name of the county within a state.	County	N	Optional - provide if able	
16	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	Zip Code	N	Required for all Loans	The Postal Code submitted should exactly match how it is recorded on the note. The Postal Code can be either 5 or 9 digits. Do not include dashes. Only the leading 5 digits will be used. The zip code in this field must match the zip code information provided on the Appraisal.
18	StateCode	The two-character representation of the US state, US Territory, Military APO FPO, or Territory.	State	N	Required for all Loans	Use US Postal Service list of two-character codes
24	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	Previously Derived from Special Feature Codes (170, 175 or 180)	Y	Required for MPF Xtra Loans	false true
30	ManufacturedHomeManufactureYear	The year the manufactured home was built.	Manufactured Housing - Year Built	N	Optional - provide if able and IF property type = Manufactured Home	YYYY

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
33	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	Manufactured Housing - Number of Units	N	Optional - provide if able and IF property type = Manufactured Home	"MultiWide" "SingleWide"
38	CondominiumProjectStatusType	Specifies the current status of the condominium project.	None	Y	Conditionally Required for MPF Xtra Loans IF property type = condominium and Fannie Mae's "Condo Project Manager (CPM)" was not used for this loan.	"Established" "New"
39	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	None	Y	Conditionally Required for MPF Xtra Loans IF Fannie Mae's Condo Project Manager (CPM) system was used for this loan. If you use CPM, the CPM ID must be delivered.)	Numeric data only. If you did not use CPM, then certain condo data fields (Sort ID #38, 41, 45 and 46) are required.
41	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	None	Y	Conditionally Required for MPF Xtra Loans IF the property is located in a Condominium Project and If the PFI did not use Fannie "Condo Project Manager (CPM)", the PFI will be required to deliver data into this field	"Attached" "Detached"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
42	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	Property Type	N	Required for all Loans	Specify "G" if the property is not in a subdivision or is not part of an organized (condo or PUD) development. "E" = MPF 'PT13' "F" = MPF 'PT14' "G" = MPF 'PT01, 04, 09 or 10' as applicable "Q" = MPF 'PT15' "R" = MPF 'PT16' "S" = MPF 'PT17' "T" = MPF 'PT18' "U" = MPF 'PT19' Note, if construction = "Manufactured" (MISMO Sort ID 51), then specify either "G" (not in an organized development) or "E" (in a PUD)
43	ProjectDesignType	Specifies the type of design for the multiple-unit buildings in a project.	None	Y	Conditionally Required for MPF Xtra Loans IF Property = "Condominium" AND ProjectAttachmentType (MISMO Sort ID 41) = "Attached"	"GardenProject" (If project is classified as Lowrise, specify GardenProject) "HighriseProject" "MidriseProject" "TownhouseRowhouse"
45	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	None	Y	Conditionally Required for MPF Xtra Loans IF the property is located in a Condominium Project and the PFI did not use Fannie "Condo Project Manager (CPM)" and the ProjectAttachmentType (MISMO Sort ID 41) = "Attached"	Numeric

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
46	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	None	Y	Conditionally Required for MPF Xtra Loans IF the property is located in a Condominium Project and the PFI does not use Fannie "Condo Project Manager (CPM)" and the ProjectAttachmentType (MISMO Sort ID 41) = "Attached"	Numeric
47	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	None	Y	Conditionally Required for MPF Xtra Loans IF subject property is a condominium	"Condominium"
48	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium).	None	Y	Conditionally Required for MPF Xtra Loans IF Mortgaged Property is a condominium, the PFI must enter the condominium's project name	
49	PUDIndicator	Indicates if the project in which the subject property is located is a Planned Unit Development (PUD).	None	Y	Required for all Loans	false true
50	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	None	Y	Required for all Loans	"Attached" "Detached" "SemiDetached" (A SemiDetached is a property with 2 units sharing a common wall)
51	ConstructionMethodType	Describes the construction process for the main dwelling unit of the Mortgaged Property.	None	Y	Required for all Loans	"Manufactured" "Modular" "SiteBuilt"
57	FinancedUnitCount	The number of individual family dwelling units in the Mortgaged Property.	None	N	Required for all Loans	1 2 3 4

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
63	PropertyEstateType	Specifies the ownership interest in the property.	None	Y	Required for MPF Xtra Loans	"FeeSimple" "Leasehold" "Other"
64	PropertyEstateTypeOtherDescription	Used to collect additional information when "Other" is selected for Property Estate Type.	None	Y	Conditionally Required for MPF Xtra Loans IF PropertyEstateType (MISMO sort ID 63) = "Other"	"LifeEstate" OR leave Blank / Do Not Include if does not apply
65	PropertyFloodInsuranceIndicator	An indicator denoting whether the Mortgaged Property is covered by flood insurance.	None	Y	Required for MPF Xtra Loans	false true
67	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	None	Y	Required for MPF Xtra Loans	YYYY
69	PropertyUsageType	Specifies the usage intention of the borrower for the property.	Occupancy	N	Required for all Loans	"PrimaryResidence" "SecondHome"
77	BedroomCount	The total number of bedrooms in a unit of a two-family to four-family property (provide separately for each unit).	# of Bedrooms	N	Conditionally Required for all Loans IF FinancedUnitCount (MISMO sort ID 57) > "1" (provide for each unit)	Values supported are 0-9.
78	PropertyDwellingUnitEligibleRentAmount	The actual contract monthly rent amount for a unit of a 2-4 family property, if the property dwelling unit is rented (provide separately for each unit). If there is no active lease, this is the monthly market value amount. The value must be rounded to the nearest dollar.	Rent Level	N	Conditionally Required for all Loans IF PropertyUsageType (MISMO sort ID 69) = "Investment" OR FinancedUnitCount (MISMO sort ID 57) > "1" (provide for each unit)	Maximum of 5 numeric digits, whole numbers only (NNNNN).
82	AppraisalIdentifier	The identifier referred to is the "Document File Identifier" in the Uniform Collateral Data Portal (UCDP). PFIs obtain the "Document File Identifier" from UCDP.	Appraisal Document File Identifier	N	Required for MPF Xtra Loans	Values must be 10 characters long.

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
83	PropertyValuationAmount	The Mortgaged Property's value from a valid property valuation source.	Appraised Value	N	Required for all Loans	From the appraisal report
84	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property (the appraisal report date).	None	Y	Required for all Loans (except certain Government Loans)	YYYY-MM-DD
89	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	Appraisal Type - Differentiated by Form Number	Y	Required for all Loans	<p>"DriveBy" (Form 2055, Fannie Form 1075 or Freddie Form 466)</p> <p>"Desktop" (Fannie Form 2075 or Freddie Form 2070)</p> <p>"FullAppraisal" (Fannie Forms 1004, 1004C, 1025, 1073, or Freddie Forms 70, 70B, 72 or 465)</p> <p>"PriorAppraisalUsed" (Valid for "Refi Plus" or "DU Refi Plus" Loans delivered under the MPF Xtra product only with corresponding SFC).</p> <p>"None" (certain Government Loans only)</p>
91	CombinedLTVRatioPercent	The result of dividing the combined unpaid Principal Balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the Mortgaged Property. If the Mortgage Loan has no subordinate liens, enter the loan-to-value ratio of the Mortgage Loan.	TLTV (except for loans with HELOCs)	N	Required for all Loans	Only whole numbers are supported. The CLTV must be truncated (shortened) to two decimal places. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be delivered as 96; 80.01% will be delivered as 81.
92	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid Principal Balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the Mortgaged Property.	TLTV (all loans including those with HELOCs)	Y	Conditionally Required for all Loans IF there is a HELOC on the Mortgaged Property (HELOCIndicator, MISMO sort ID 513, = "true")	The HCLTV must be truncated (shortened) to two decimal places. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be delivered as 96; 80.01% will be delivered as 81.

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
93	LoanRoleType	Context Field ²	None	Y	Required for all Loans	Must = "SubjectLoan"
136	LoanAmortizationPeriodCount	The number of periods (as defined by the Loan Amortization Period Type) over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation.	Term	N	Required for all Loans	Number of Months
137	LoanAmortizationPeriodType	The duration of time used to define the period over which the loan is amortized.	None	Y	Required for all Loans	Must = "Month"
138	LoanAmortizationType	State if a loan is a Fixed Rate loan, ARM loan, etc.	Product Type Field	N	Required for all Loans	Must = "Fixed"
145	BuydownContributorType	Specifies the source of the buydown funds.	None	Y	Conditionally Required for MPF Xtra Loans IF the loan has a buydown feature	"Borrower" (supply "Borrower" for permanent buydowns using discount points) "Lender" (supply "Lender" for temporary premium financing funded buydowns) "Other"
146	BuydownContributorTypeOtherDescription	Used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	None	Y	Conditionally Required for MPF Xtra Loans IF BuydownContributorType (MISMO sort ID 145) = "Other"	"InterestedThirdParty" OR leave Blank / Do Not Include if not applicable
162	ConstructionLoanType	Used to indicate construction loan type	None	Y	Conditionally Required for MPF Portfolio Loans IF loan is a construction/permanent as defined in MPF Underwriting Guide Chapter 3.6	ConstructionToPermanent

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
169	AssetDocumentationLevelIdentifier	The MPF Provider will use the enumeration "StatedandVerified" from this field in order determine if Assets were verified.	Asset Verification	Y	Optional - provide if able Input "StatedandVerified" if assets were verified as required by the MPF Guides (Mortgages for all Second Home Property Type transactions and all Purchase transactions are ineligible for delivery if the Borrower's assets are not stated and verified.)	"StatedOnly" "StatedandVerified" (this enumeration = verified assets and must be delivered if applicable) "NeitherStatedNorVerified" "NotRequired"
171	IncomeDocumentationLevelIdentifier	Identifies the extent or level of the income documentation being collected to process and underwrite the loan.	Documentation Type		Optional - provide if able Input "Stated and Verified".	Must = "StatedandVerified"
195	PurchasePriceAmount	The total dollar amount paid by the Borrower for the property pledged as security for the Mortgage. The purchase price is presented on the offer to purchase (sales contract).	Sales Price	N	Conditionally Required for all Loans IF LoanPurposeType (MISMO sort ID 315) = "Purchase"	Provide the purchase price in numeric format
198	SectionOfActType	Identifies either a HUD Section 184 or RHS Section 502 Loan	None	Y	Conditionally Required for Government Loans IF Loan is a HUD Section 184 or an RHS section 502	"184" = HUD Section 184 "502" = RHS Section 502
207	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan will be reported by the PFI as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	HOEPA Status	N	Required for all Loans	false true

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
208	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements. Any loan with an Annual Percentage Rate (APR) that is "greater than or equal to 1.5 percentage points above the applicable average prime offer rate must be reported. Data attributes in this field will be processed if there is in fact a spread greater than or equal to 1.5 percentage points; any reported value less than 1.5, will be ignored.	Average Prime Offer Rate/APR Spread	N	Required for all Loans	Values supported are restricted to a format of Percent 2.2 (NN.NN).
214	InterestCalculationPeriodType	Describes the length of the interest accrual period.	None	Y	Required for all Loans	Must = "Month"
215	InterestCalculationType	Defines the method used to calculate the interest on the loan.	None	Y	Required for all Loans	Must = "Compound"
224	ApplicationReceivedDate	The date the creditor or originator received the application from the Borrower for the Mortgage Loan that would trigger the Truth-In-Lending disclosure.	None	Y	Required for all Loans	YYYY-MM-DD
225	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	None	Y	Required for MPF Xtra Loans	Must = false
226	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the Mortgage Loan as stated on the Note.	None	Y	Required for MPF Xtra Loans	Must = false
227	BorrowerCount	The number of Borrowers obligated on the note.	Number of Borrowers	N	Required for all Loans	Provide the number of borrowers in numeric format
228	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy.	Buydown	N	Required for all Loans	false true

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
229	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	None	Y	Required for MPF Xtra Loans	Must = false
231	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	None	Y	Required for all Loans	Must = false for MPF Xtra Loans
232	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	None	Y	Required for MPF Xtra Loans	Must = false
234	EscrowIndicator	Indicates whether or not escrows are being collected from the Borrower for this Mortgage Loan.	None	Y	Required for MPF Xtra Loans	false true
237	InterestOnlyIndicator	Indicates whether the Mortgage Loan has interest-only payments.	None	Y	Required for MPF Xtra Loans	Must = false
238	LoanAffordableIndicator	Indicates that the loan is classified as an affordable loan by the lender or the investor.	None	Y	Required for MPF Xtra Loans	Must = false
240	PrepaymentPenaltyIndicator	Indicates whether the Mortgage Loan includes a penalty charged to the Borrower in the event of prepayment.	None	Y	Required for MPF Xtra Loans	Must = false
241	RelocationLoanIndicator	Indicates if the Mortgage Loan is part of a corporate relocation program.	None	Y	Required for MPF Xtra Loans	false true
243	SharedEquityIndicator	Indicates the Mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	None	Y	Required for MPF Xtra Loans	Must = False
252	LoanStateDate	The Note Date (Context Field ²)	None	Y	Required for all Loans	YYYY-MM-DD
253	LoanStateType	Context Field ²	None	Y	Required for all Loans	Must = "AtClosing"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
254	BaseLTVRatioPercent	PFI's must provide this calculation for all Mortgage Loans. Divide the unpaid Principal Balance (UPB), <u>excluding any financed mortgage insurance</u> , by either: (i) in the case of a purchase money loan, the lower of the Mortgaged Property's sales price or appraised value, or (ii) in the case of a refinancing loan, the appraised value.	None	Y	Required for all MPF Xtra Loans	Only whole numbers will be supported at this time. The BaseLTVRatioPercent must be truncated (shortened) to two decimal places prior to delivery. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be delivered as 96; 80.01% will be delivered as 81.
255	LTVRatioPercent	PFI's must provide this calculation for all Mortgage Loans. Divide the unpaid Principal Balance (UPB), including any financed mortgage insurance, by either: (i) in the case of a purchase money loan, the lower of the Mortgaged Property's sales price or appraised value, or (ii) in the case of a refinancing loan, the appraised value.	LTV	N	Required for all Loans	Only whole numbers will be supported at this time. The LTVRatioPercent must be truncated (shortened) to two decimal places prior to delivery. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be truncated and delivered as 96; 80.01% will be truncated, rounded up and delivered as 81.
256	LoanMaturityDate	The date when the Mortgage Loan is scheduled to be paid in full as stated on the Note.	Maturity Date	N	Required for all Loans	YYYY-MM-DD
257	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature as stated on the Note.	Term	N	Required for all Loans	3 digit number (Maximum is 360)
258	LoanMaturityPeriodType	The unit of time used for defining the period over which the Mortgage Loan matures.	None	Y	Required for all Loans	Must = "Month"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
268	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the Principal and Interest (P&I) payment as stated on the Note. The P&I payment is obtained using the loan amount and interest rate to arrive at full amortization during the loan term. Must be within \$1.00 of the amount the investor calculates by using the amortization term, note rate, and original loan amount.	Principal & Interest Amount	N	Required for all Loans	The only values supported are restricted to a format of Amount 7.2 (NNNNNNN.NN).
270	PaymentFrequencyType	Specifies the frequency of the Mortgage payment.	None	Y	Required for all Loans	Must = "Monthly"
272	ScheduledFirstPaymentDate	The date of the first scheduled Mortgage payment to be made by the Borrower under the terms of the Mortgage.	First Payment Date	N	Required for all Loans	YYYY-MM-DD
288	HousingExpenseRatioPercent	The Housing Expense Ratio as defined in MPF Underwriting Guide Chapter 4.4.1	Housing Expense Ratio	N	Optional - provide if able	The only values supported are restricted to a format of Percent 3.4 (NNN.NNNN)
289	TotalDebtExpenseRatioPercent	The Total Debt Ratio as defined in MPF Underwriting Guide Chapter 4.4.2	Total Debt Ratio	N	Optional - provide if able	The only values supported are restricted to a format of Percent 3.4 (NNN.NNNN)
290	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all Borrowers on the Mortgage Loan (combined for all Borrowers whose debt is used to qualify for the Mortgage). Round to the nearest dollar.	This field is a combination of PITI Payment Amount and Total Other Debt	Y	Required for all Loans	The only values supported are restricted to a format of Numeric 5 (NNNNN).
291	TotalMonthlyIncomeAmount	The total monthly income for all Borrowers on the Mortgage Loan (combined for all Borrowers whose income is used to qualify for the Mortgage). Round to the nearest dollar.	This field is a combination of Borrower and Co-Borrower Income	Y	Required for all Loans	The only values supported are restricted to a format of Numeric 6 (NNNNNN).

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
292	TotalMonthlyProposedHousingExpenseAmount	The total monthly housing expense for all Borrowers on the Mortgage Loan as defined in MPF Underwriting Guide Chapter 4.4.2. Round to the nearest dollar.	Total Debt Ratio	N	Required for all Loans	The only values supported are restricted to a format of Numeric 5 (NNNNN).
294	RefinanceCashOutDeterminationType	Specifies how the lender has classified a refinanced loan.	Loan Purpose	N	Conditionally Required for all Loans IF LoanPurposeType (MISMO sort ID 315) = "Refinance"	"CashOut" "LimitedCashOut" "NoCashOut" (valid only for MPF Portfolio, FHA, VA, or USDA Rural Housing Loans)
311	PriceLockDatetime	The date and time on which the agreement to lock a price was made (between the Borrower and PFI).	None	Y	Required for MPF Xtra Loans	YYYY-MM-DD
313	LienPriorityType	Specifies the priority of the lien against the subject property.	None	Y	Required for MPF Xtra Loans	Must = "FirstLien"
315	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	Loan Purpose	N	Required for all Loans	"Purchase" "Refinance"
317	MortgageType	Specifies the type of Mortgage to be delivered.	Loan Plan Type	N	Required for all Loans	"Conventional" (must = Conventional for MPF Xtra Loans) "FHA" "USDARuralHousing" "VA"
319	NoteAmount	The amount to be repaid as disclosed on the Note.	Original Loan Amount	N	Required for all Loans	Amount 9.2 (NNNNNNNNN.NN)
320	NoteDate	The date on the mortgage or Note.	Note Date	N	Required for all Loans	YYYY-MM-DD
321	NoteRatePercent	The actual interest rate as disclosed on the Note.	Note Rate	N	Required for all Loans	The only values supported are restricted to a format of Percent 2.4 (NN.NNNN)

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
322	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by Desktop Underwriter to the underwriting case for a specific loan application.	AUS Certificate Number	N	Conditionally Required IF AutomatedUnderwriting SystemType (MISMO sort ID 326) = "DesktopUnderwriter" (DU). Cannot be a DU Casefile ID received for another loan.	A ten-digit alphanumeric value (Casefile ID) assigned to the Mortgage when it was submitted for an underwriting evaluation. If no DU Casefile ID exists, do not provide this data point.
325	AutomatedUnderwritingRecommendation Description	The loan approval recommendation determined by the automated underwriting system.	Automated Underwriting System (AUS)/Decision	N	Conditionally Required IF Automated Underwriting SystemType (MISMO sort ID 326) = "DesktopUnderwriter"	This data point only applies if a DU Casefile ID exists. The accepted values are: "ApproveEligible" "EAIEligible"
326	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	Automated Underwriting System (AUS)/Decision	N	Conditionally Required for all Loans IF Loan Manual UnderwritingIndicator (MISMO sort ID 328) = "false"	"DesktopUnderwriter" "Loan Prospector" "Other" (valid for MPF Portfolio only to indicate Desktop Originator)
327	AutomatedUnderwritingSystemTypeOtherDescription	Provided details when "Other" is selected for Automated Underwriting System Type	Automated Underwriting System (AUS)/Decision	N	Conditionally Required for MPF Portfolio Loans IF Automated Underwriting System Type (MISMO sort ID 326) = "Other"	"DesktopOriginator" (valid for MPF Portfolio only)
328	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten. Supply "true" if the loan underwriting decision is based on manual underwriting and not the recommendation from an automated underwriting system.	Automated Underwriting System (AUS)/Decision	N	Required for all Loans	false true
352	LoanRoleType	Context Field ²	None	Y	Required for all Loans	Must = "SubjectLoan"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.

2. XML Context Fields may be autopopulated by an LOS.

3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
368	InvestorFeatureIdentifier	A Special Feature Code, or SFC, (also known as the investor feature identifier) used to identify a loan feature not defined by other attributes. Accepts a maximum of 6 SFCs. If the PFI needs to deliver more than 6 SFCs, see comments field # 393.	Special Feature Code	N	Conditionally Required IF applicable to the Mortgage Loan	Each SFC must be in a 3 digit numeric (NNN) format
378	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	None	Y	Required for MPF Xtra Loans	Must = "100"
381	InvestorRemittanceType	This describes the contractual accounting method used to calculate the funds received by the servicer from the Borrower that are due to the investor.	None	Y	Required for MPF Xtra Loans	Must = "ActualInterestActualPrincipal"
389	LoanDefaultLossPartyType	Indicates the party that bears the default loss for the Mortgage Loan.	None	Y	Required for MPF Xtra Loans	Must = "Investor"
393	LoanCommentText	The text of the loan comment. This comment field may also accept SFCs if the loan attributes require > than 6 SFCs (the first 6 must be delivered in field # 368).	None	Y	Conditionally Required IF applicable to the Mortgage Loan	Only the first 60 characters will be accepted. For Refi Plus loans, use this field to supply the prior Fannie Mae Loan #.
397	MortgageModificationIndicator	Indicates that a loan modification exists.	None	Y	Required for all loans	Must = false
399	InvestorCommitmentIdentifier	The Delivery Commitment Number. Use the identifier assigned when the PFI obtained the commitment.	DC Number (not a data element found on the OG3)	N	Required for all Loans for funding Provide the MPF Delivery Commitment Number under which the Loan is to be Funded.	The only values supported are 6 characters long (NNNNNN)
401	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	MERS MIN	N	Conditionally Required IF loan is registered with MERS	The only values supported are 18 characters long (NNNNNNNNNNNNNNNNNNNNNNNN)

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
402	SellerLoanIdentifier	This is the Loan Number assigned to the loan by the PFI.	PFI Loan Number	N	Required for all Loans	A valid SellerLoanIdentifier is one that has at least one non-blank, alphanumeric character. There must be at least one digit or letter within the field and the following 4 special symbols may not be present (+, ', &, #). The only values supported are up to 15 characters long.
405	LoanStateDate	Today's Date (Context Field ²)	None	Y	Required for all MPF Xtra Loans	YYYY-MM-DD
406	LoanStateType	Context Field ²	None	Y	Required for all MPF Xtra Loans	Must = Current
411	LenderPaidMIInterestRateAdjustmentPercent	The percentage added to the Mortgage interest rate to fund lender-purchased mortgage insurance premiums.	None	Y	Conditionally Required for MPF Xtra Loans IF MIPremiumSourceType (MISMO sort ID 426) = "Lender"	Restricted to a format of Percent 1.2 (N.NN). Rounding up may be necessary to conform to this format. For example, a value of 1.125 must be rounded up to 1.13.
412	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	MI Certificate Number	N	Conditionally Required IF conventional MI exists OR for Government Loans, provide the Agency Case #	The only values supported are 10 characters long.
413	MICompanyNameType	The private MI company short/common name from whom the private mortgage insurance coverage was obtained.	PMI Company	N	Conditionally Required for all Conventional Loans IF MICertificateIdentifier (MISMO sort ID 412) exists	"CMG" "Essent" "Genworth" "MGIC" "PMI" "Radian" "RMIC" "Triad" "UGI"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
416	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	PMI %	N	Conditionally Required for all Conventional Loans IF MICertificateIdentifier (MISMO sort ID 412) exists	Only whole numbers are supported (NN).
422	MIPremiumFinancedAmount	The dollar amount of any up-front mortgage insurance premium that is financed as part of the original loan amount.	None	Y	Conditionally Required for MPF Xtra Loans IF MIPremiumFinanced Indicator (MISMO sort ID 423) = "true"	The only values supported are restricted to a format of Amount 5.2 (NNNNN.NN)
423	MIPremiumFinancedIndicator	Indicates whether mortgage insurance premium has been added to loan amount.	None	Y	Conditionally Required for MPF Xtra Loans IF MICertificateIdentifier (MISMO sort ID 412) exists	false true
426	MIPremiumSourceType	Defines the source of the Mortgage Insurance (MI) premium payment. If the MI premiums for the Mortgage are either paid monthly or paid upfront, select the source ("Borrower" or "Lender") for the payment of the premium(s). If the premiums are paid both monthly and upfront, select the source of the monthly premium payment only. If MI Premium Payment is paid by the PFI who uses any portion of an Agent Fee toward payment of an up-front MI premium, select "Lender" as the valid value.	None	Y	Conditionally Required for MPF Xtra Loans IF MICertificateIdentifier (MISMO sort ID 412) exists	"Borrower" "Lender"
429	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	None	Y	Conditionally Required for MPF Xtra Loans, for all LTVs If conventional MI doesn't exist	"MICanceledBasedOnCurrentLTV" "NoMIBasedOnOriginalLTV" "Other"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
430	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	None	Y	Conditionally Required for MPF Xtra Loans IF Primary MI AbsenceReasonType (MISMO sort ID 429) = "Other"	
438	AggregateLoanCurtailmentAmount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	None	Y	Conditionally Required for MPF Xtra Loans IF there are curtailments on the loan	
440	LastPaidInstallmentDueDate	The date the next payment is due on the Mortgage MINUS one month. The day (DD) enumeration must always equal "01" for the first calendar date of the month. For example - if the next payment due date to the investor is January 1, 2012, the PFI must deliver the LastPaidInstallmentDate of December 1, 2011 as 2011-12-01, regardless of the scheduled first payment date on the Mortgage document.	Next Payment Date, MINUS 1	N	Required for all Loans	YYYY-MM-DD
442	UPBAmount	The current unpaid Principal Balance on the Mortgage Loan.	Outstanding Loan Balance	N	Required for all Loans	Amount 9.2 (NNNNNNNNN.NN)
451	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a the investor.	None	Y	Conditionally Required for MPF Xtra Loans IF LoanPurposeType (MISMO sort ID 315) = "Refinance" AND if disaster related underwriting flexibilities apply to the Mortgage Loan (see Underwriting Guide Chapter 3.2.3.1)	"DisasterResponse"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
452	DelinquentPaymentsOverPastTwelveMonthsCount	<p>The number of times during the past twelve months that the payment on the Mortgage Loan was delinquent. A Mortgage Loan is considered delinquent when all or part of the Borrower's monthly installment of principal, interest and, where applicable, escrow remain unpaid:</p> <ul style="list-style-type: none"> as of the close of business on the last business day of the month for which the payment is due. 	None	Y	Required for MPF Xtra Loans	For a loan with no delinquencies, enter "0."
510	LoanRoleType	XML Context ² (This field captures when the Mortgage being delivered was closed concurrently with a subordinate lien as indicated by other delivered data.	None	Y	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien	"RelatedLoan" OR leave Blank / Do Not Include, if no concurrently closing subordinate liens.
511	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the home equity line of credit (HELOC).	None	Y	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien on the subject property AND HelocIndicator (MISMO sort ID 513) = "true"	Amount 9.2 (NNNNNNNNN.NN)
512	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	None	Y	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien AND HelocIndicator (MISMO sort ID 513) = "true"	Amount 9.2 (NNNNNNNNN.NN)
513	HELOCIndicator	Indicates whether or not a loan is a HELOC.	None	Y	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien	false true

- All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
- XML Context Fields may be autopopulated by an LOS.
- For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
514	LoanStateDate	XML Context ² (The date the data is retrieved from the lender's delivery system)	None	Y	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien	YYYY-MM-DD
515	LoanStateType	XML Context ²	None	Y	Conditionally Required IF concurrently closing a subordinate lien	"Current" OR leave Blank / Do Not Include if no concurrently closing subordinate liens.
516	UPBAmount	The current unpaid principal balance on the concurrently closing subordinate loan.	None	Y	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien AND HelocIndicator (MISMO sort ID 513) = "false"	Amount 9.2 (NNNNNNNNNN.NN)
517	LienPriorityType	Specifies the priority of the lien against the subject property for the concurrently closing lien.	None	Y	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien	"SecondLien" OR leave Blank / Do Not Include if no concurrently closing subordinate liens.
519	MortgageType	Specifies the subordinate lien's mortgage type.	None	Y	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien	"Conventional" "FHA" "USDARuralHousing" "VA" OR leave Blank if no concurrently closing subordinate liens.
525	AppraiserLicenseIdentifier	State license number (or state certification number in the absence of a license number) of the appraiser who completed the final estimate of value for the Mortgaged Property.	Appraiser's State License #	N	Conditionally Required IF Property Valuation Method Type (MISMO sort ID 89) = "DriveBy", "Desktop" or "FullAppraisal"	Aphanumeric
528	PartyRoleType	Context Field ²	None	Y	Conditionally Required IF Property Valuation Method Type (MISMO sort ID 89) = "DriveBy", "Desktop" or "FullAppraisal"	Must = "Appraiser"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
534	AppraiserLicenseIdentifier	State license number (or state certification number in the absence of a license number) of the supervisory appraiser who completed the final estimate of value for the subject property.	Supervisory Appraiser's State License #	N	Conditionally Required for all Loans IF there is an "AppraiserSupervisor" (MISMO sort ID 537) AND a supervisor signed the appraisal	Alphanumeric
537	PartyRoleType	Context Field ²	None	Y	Conditionally Required IF applicable to the Mortgage	"AppraiserSupervisor" OR leave Blank if no supervisory appraiser exists
540	FirstName	The first name of the Borrower. If the Borrower's name is a single name (instead of first name and last name), provide the single name in the Borrower's Last Name field.	Borrower	N	Required for each Borrower (except if the Borrower's name is a single name, provide "Not Applicable" in this field.	A maximum of 25 characters are supported. If the borrower's name is a single name (instead of first name and last name), provide the text "Not Applicable".
541	LastName	The last name of the Borrower. If the Borrower's name is a single name (instead of first name and last name), provide the single name in the Borrower's Last Name field.	Borrower	N	Required for each Borrower	A maximum of 20 characteres are supported.
542	MiddleName	The first initial of the Borrower's middle name.	Borrower	N	Conditionally Required IF Borrower has a middle name	Only one-character middle initial is supported
543	SuffixName	The name suffix of the borrower (e.g., JR = Junior, SR = Senior, etc.).	Borrower	N	Conditionally Required If Borrower has a suffix	Use abbreviations
544	FullName	If the Mortgaged Property is titled in the name of an eligible trust, provide the unparsed (no spaces) name of the trust.	None	Y	Conditionally Required for MPF Xtra Loans IF LegalEntityType (MISMO sort ID 545) = Other	A maximum of 35 characters are supported

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
545	LegalEntityType	Information is required when the Mortgaged Property is owned not by an individual(s), but by some type of a trust.	None	Y	Conditionally Required for MPF Xtra Loans IF the Mortgaged Property is titled in the name of an eligible trust (see MPF Guides for eligible trusts)	"Other" OR leave Blank if the Mortgaged Property is owned by the Borrower as an individual, not under a trust
546	LegalEntityTypeOtherDescription	The description of the Legal Entity Type (trust) when Other is selected as the option from the enumerated list.	None	Y	Conditionally Required for MPF Xtra Loans IF LegalEntityType (MISMO sort ID 545) = "Other"	"LandTrustAndBeneficiaryIsIndividual" OR "LivingTrust" OR leave Blank / Do Not Provide if the Mortgaged Property is owned by the Borrower as an individual
548	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	None	Y	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO sort ID 572) = "false" AND BorrowerClassificationType (MISMO sort ID 571) = "Primary"	
549	AddressType	Specifies the type of address.	None	Y	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO sort ID 572) = "false" AND BorrowerClassificationType (MISMO sort ID 571) = "Primary"	"Mailing"
554	CityName	The name of the city.	None	Y	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator = "false" AND BorrowerClassificationType = "Primary"	

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
555	CountryCode	The two-character representation of the country.	None	Y	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO sort ID 572) = "false" AND BorrowerClassificationType (MISMO sort ID 571) = "Primary"	Supply two-character codes from the ISO 3166 standard (International Organization for Standardization).
557	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	None	Y	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO sort ID 572) = "false" AND BorrowerClassificationType (MISMO sort ID 571) = "Primary" AND (CountryCode = "US" or "CA")	Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).
560	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	None	Y	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO sort ID 572) = "false" AND Borrower ClassificationType(MISMO sort ID 571) = "Primary" AND (CountryCode = "US" or "CA")	Use USPS list of two-character codes If the borrower's mailing address is outside of the United States or Canada, leave this data point blank
567	BorrowerAgeAtApplicationYearsCount	The age of the Borrower on the date of application in years.	Age	N	Required for all Loans.	Only 2 digit numerics are supported (NN)
568	BorrowerBirthDate	Borrower's date of birth.	Date of Birth	N	Required for all Loans.	YYYY-MM-DD
571	BorrowerClassificationType	XML Context ²	None	Y	Required for each Borrower	"Primary" (for primary borrower) "Secondary" (for co-borrower)
572	BorrowerMailToAddressSameasPropertyIndicator	When true, indicates that the mailing address for the Borrower is the same as the property address.	None	Y	Required for all Loans.	false true

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.

2. XML Context Fields may be autopopulated by an LOS.

3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
573	BorrowerQualifyingIncomeAmount	The total monthly Borrower income for the primary and one secondary Borrower calculated per investor guidelines. Supply for up to 2 Borrowers only. Do not supply for additional Borrowers. Income shared across Borrowers should only be applied to a single Borrower (not counted twice).	None	Y	Required for all Loans.	Only Numeric characters are supported
576	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	None	Y	Conditionally Required for MPF Xtra Loans IF LoanAffordableIndicator (MISMO sort ID 238) = "true"	"GovernmentAgency" "HUDApprovedCounselingAgency" "LenderTrainedCounseling" "NoBorrowerCounseling" "Other"
577	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	None	Y	Conditionally Required for MPF Xtra Loans IF CounselingConfirmation Type (MISMO sort ID 576) = "Other"	"BorrowerDidNotParticipate" "MortgageInsuranceCompany" "NonProfitOrganization"
578	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	None	Y	Conditionally Required for MPF Xtra Loans IF LoanAffordableIndicator (MISMO sort ID 238) = "true"	"BorrowerEducationNotRequired" "Classroom" "HomeStudy" "Individual" "Other"
579	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	None	Y	Conditionally Required for MPF Xtra Loans IF CounselingFormatType (MISMO sort ID 578) = "Other"	"BorrowerDidNotParticipate"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
582	CreditRepositorySourceIndicator	This field indicates whether a credit report was used from a Credit Repository Source (a credit bureau) to qualify the Borrower. If a Credit Repository Source was used, the source will be provided in Credit Repository Source Type. This field must equal "False" when the Borrower is relying on nontraditional credit, in instances where the credit score is invalid due to inaccuracies in the repository's records, or the credit score is obtained from an ineligible source (foreign credit scores).	Borrower FICO Source	N	Required for each Borrower	false true
583	CreditRepositorySourceType	This field states the Credit Repository Source (credit bureau) associated with the decision credit score. – Equifax, Experian, Trans Union.	Borrower FICO Source	N	Conditionally Required for all Loans IF CreditRepositorySource Indicator (MISMO sort ID 582) = "true"	"Equifax" "Experian" "TransUnion"
590	CreditScoreValue	Numeric credit score resulting from credit evaluation model. If the PFI obtains more than one credit score for the Borrower, they should report the lower score (if two were obtained) or the middle score (if three were obtained).	Borrower FICO Score	N	Conditionally Required for each Borrower IF credit score exists (CreditRepositorySource Indicator, MISMO sort ID 582, = "true")	Only 3 Numeric characters are supported

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
597	BorrowerFirstTimeHomebuyerIndicator	<p>Indicates that the Borrower qualifies as a first time homebuyer as determined by the PFI and/or the investor. (Note: Information provided by the Borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)</p> <p>An individual is considered a First-Time Home Buyer (FTHB) who (1) is purchasing the security property; (2) will reside in the security property; and (3) had no ownership (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the security property. In addition, an individual who is a displaced homemaker or single parent also will be considered a FTHB if he or she had no ownership interest in a principal residence (other than a joint ownership interest with a spouse) during the preceding three-year time period. For Additional information about making this determination, see the instructions for the Uniform Residential Loan Application (Form 1003).</p>	First Time Buyer	N	Conditionally Required for all Loans IF Borrower is an individual (not a trust) and LoanPurposeType (MISMO sort ID 315) = "Purchase" and PropertyUsageType (MISMO sort ID 69) = "PrimaryResidence"	false true
598	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	None	Y	Required for MPF Xtra Loans for each Borrower	"NonPermanentResidentAlien" "PermanentResidentAlien" "USCitizen"
600	EmploymentBorrowerSelfEmployedIndicator	Indicates if the Borrower is self-employed.	Self Employed	N	Optional - provide if able	false true
608	GenderType	The Borrower's or interviewer's statement about the Borrower's gender. If the Borrower is a living trust, indicate the gender of the individual who established the trust.	Gender	N	Required for each Borrower	"Female" "InformationNotProvidedUnknown" "Male"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.
2. XML Context Fields may be autopopulated by an LOS.
3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
609	HMDAEthnicityType	The Borrower's or interviewer's statement about the Borrower's ethnicity as defined in the Home Mortgage Disclosure Act (HMDA). If the Borrower is a living trust, indicate the ethnicity of the individual who established the trust.	Ethnicity	Y	Required for each Borrower	"HispanicOrLatino" "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication" "NotApplicable" "NotHispanicOrLatino"
610	HMDARaceType	The Borrower's or interviewer's statement about the Borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per Borrower. If the Borrower is a living trust, indicate the race of the individual who established the trust.	Race/National Origin	Y	Required for each Borrower	"AmericanIndianOrAlaskaNative" "Asian" "BlackOrAfricanAmerican" "InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication" "NativeHawaiianOrOtherPacificIslander" "NotApplicable" "White"
611	PartyRoleType	Context Field ²	None	Y	Required for all Loans	Must = "Borrower"
613	TaxpayerIdentifierType	Specifies the type of identification number used by the Borrower for the purpose of reporting income to the Internal Revenue Service (IRS). It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers, typically known as "ITIN"s are issued by the IRS.	None	Y	Required for MPF Xtra Loans for each Borrower	"IndividualTaxpayerIdentificationNumber" "SocialSecurityNumber"
614	TaxpayerIdentifierValue	The Borrower's Social Security Number or ITIN.	None	Y	Required for each Borrower	Numeric data only (no dashes).
620	PartyRoleIdentifier	The unique identifier assigned to the party role.	None	Y	Optional - provide if able	For Loans delivered after 4/23/2012 - Must = "20000451965" For Loans delivered prior to 4/23/2012 - Must = "3"
621	PartyRoleType	Context Field ²	None	Y	Optional - provide if able	Must = "DocumentCustodian"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.

2. XML Context Fields may be autopopulated by an LOS.

3. For MISMO definition and list of all fields, see www.MISMO.org

MPF Program Detailed Reference List of Required or Conditionally Required ULDD Fields

(Highlighted Fields indicate a Required Field for MPF that your LOS may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS)

MISMO ³ Sort ID	MISMO Data Point Name ¹	Description	Corresponding MPF Data Element (See Form OG3)	NEW (Y/N)	Field Conditionality	Enumeration
627	PartyRoleIdentifier	The loan origination company's unique identifier as assigned by the Nationwide Mortgage License System and Registry (NMLS). This field is associated with Safe Act requirements mandated by FHFA and as such is conditional on those requirements.	Loan Origination Company's ID #	N	Required for all Loans	The only reasonable values supported at this time are 12 numeric digits.
628	PartyRoleType	Context Field ²	None	Y	Required for all Loans	Must = "LoanOriginationCompany"
634	PartyRoleIdentifier	The loan originator's unique identifier as assigned by the Nationwide Mortgage License System and Registry. This field is associated with Safe Act requirements mandated by FHFA and as such is conditional on those requirements.	Loan Originator ID #	N	Required for all Loans+F165	The only reasonable values supported at this time are 12 numeric digits.
635	LoanOriginatorType	Specifies the type of party that originated the loan.	Loan Origination Source	Y	Required for all Loans	"Broker" "Correspondent" "Lender"
637	PartyRoleType	Context Field ² (Specifies the party that originated the loan).	None	Y	Required for all Loans	Must = "LoanOriginator"

1. All new data fields may not represent loan features that are eligible under the MPF Xtra® product.

2. XML Context Fields may be autopopulated by an LOS.

3. For MISMO definition and list of all fields, see www.MISMO.org