

CE Estimator File Layout
May 2024

Item #	Field Name	Data Type	Description and Valid Values	Comments/Definitions	Required
1	PFI Loan Number	alphanumeric	PFI Loan number (Max 25)	The loan number the Participating Financial Institution (PFI) has assigned to the loan.	x
2	Occupancy Status	alphanumeric	Primary Residence Second Home	The occupancy status of the Mortgaged Property.	x
3	Property Type	alphanumeric	SFRorPUD (Single Family Residence) MH (Manufactured Housing) Condo ThreeToFourUnit (3-4 Unit Property) TwoUnit (2 Unit Property)	A description of the Mortgaged Property as supported by the Appraisal and title policy. SFRorPUD (Single Family Residence) MH (Manufactured Housing) Condo ThreeToFourUnit (3-4 Unit Property) TwoUnit (2 Unit Property)	x
4	Loan Purpose	alphanumeric	Purchase CashOut NoCashOut LimitedCashOut	The purpose for which the Mortgage Loan proceeds will be used.	x
5	Number of Borrowers	alphanumeric	1 through 10	Total number of all Borrowers who are responsible to repay the Note	x
6	Current Balance	numeric	9 (9) example: 999999.99	The outstanding principal balance that is to be sold to the MPF Bank	x
7	Original Term	numeric	3 example: 999	The entire loan term in months (60 to 360), as specified in the Note	x
8	Current Interest Rate	numeric	2 (4) example: 999999.9999	The interest rate on a Mortgage Loan as specified by the terms of the Note	x
9	Original Balance	numeric	7 (2) example: 999999.99	The loan amount on the Note	x
10	Zip code	alpha	Numeric, Must be 5 digits allowing leading zeros	The five digit postal ZIP code	x
11	State Code	alpha	Postal State Abbreviation. Must be 50 States or PR - Puerto Rico DC - Washington DC	The two-letter designation for the Mortgaged Property state.	x
12	Current FICO	numeric	3 example: 999	The Borrower's representative credit score.	x
13	Original LTV ratio	numeric	3 (3) example: 999.999	Loan-to-Value Ratio of the original loan amount of a Mortgage Loan	x
14	Combined Original LTV ratio	numeric	4 (3) example: 999.999	The Total Loan-to-Value Ratio, of the original loan amount of a Mortgage Loan	x
15	Total Monthly Income	numeric	9 (9) example: 999999.99	The total monthly income for all borrowers on the loan.	x
16	PITI Payment Amount	numeric	9 (9) example: 999999.99	The total monthly housing expense Mortgaged Property, including principal, interest, real estate taxes and the applicable homeowners insurance, primary mortgage insurance and homeowners' association dues.	x
17	Self Employed Borrower	alpha	TRUE= Self Employed FALSE= Not Self Employed	Any Borrower who owns at least twenty-five percent (25%) of a partnership or corporation or is a sole proprietor. Indicate "Yes" if the Borrower or any co-Borrower is self-employed. True (Self Employed) False (Not Self Employed)	x
18	Total Other Debt	numeric	6(0) example: 999999	The total monthly debt as defined in Selling Guide Chapter 5.16.3, not inclusive of the housing debt.	x
19	DTI	numeric	3 (3) example: 999.999	The total debt ratio is derived by dividing the borrowers total monthly debt by their total monthly income.	x

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			Essent Enact MGIC PMI Radian RMIC UGI No MI Arch NMI		
20	PMI Company	alphanumeric		The name of the private mortgage insurance company providing th	x
21	Subproduct Code	alphanumeric	FX1585K FX15110K FX15125K FX15150K FX15175K FX15200K FX15 FX15HB FX15IP FX15HBIP FX2085K FX20110K FX20125K FX20150K FX20175K FX20 FX20HB FX20IP FX20HBIP FX3085K FX30110K FX30125K FX30150K FX30175K FX30200K FX30225K FX30250K FX30275K FX30 FX30HB FX30IP FX30HBIP FX30PBFHLB NULL is allowed	"CE Estimate and Price" transactions - a value is required "CE Estimate" transactions - a value is not required (NULL is allowed)	CR