Instructions Page

Purpose

PFIs delivering mortgage loans in the XML file format must use this exhibit to determine the Uniform Loan Delivery Dataset (ULDD) fields required for loan delivery.

Preparation

- **When:** PFIs must reference this exhibit when submitting the ULDD file to the eMPF website.

- **Who:** This exhibit should be used by an employee of the PFI who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to properly complete and provide the required ULDD fields. Additionally, in order to have access to the eMPF website, employees must be designated on the most recent Delegation of Authority Supplemental.

- **How:** The PFI must use this exhibit to determine which ULDD fields are required to be provided at loan delivery. The bolded fields in the exhibit indicate a Required Field under the MPF Program that your Loan Origination System (LOS) may not automatically capture or deliver as a data point, which may be different than the standard ULDD produced by your LOS.

Additional Guidance

Please contact the MPF Service Center by using one of the following options for any questions or assistance in preparing and/or submitting the form:

- [MPF Customer Service Portal](#)

- Email: MPF-Help@fhlbc.com

- Phone: (877) 345-2673

Helpful Hints

- All Mortgage Loan data must be submitted to the eMPF website in a uniform XML file format.

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

- XML Context Fields may be auto populated by an LOS.

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

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MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (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 much 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	Enter "true" if the residence or any residential detached structures are in a Special Flood Hazard Area.	Previously Derived from Special Feature Codes (170, 175 or 180)	N	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
33	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	Manufactured Housing - Number of Units	N	Conditionally Required. Provide IF property type = Manufactured Home IF ConstructionMethodType (MISMO Sort ID 51) = " Manufactured"	"MultiWide" "SingleWide"

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
38	CondominiumProjectStatusType	Specifies the current status of the condominium project.	None	N	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	N	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. Only provide if Fannie Mae's Condo Project Manager (CPM) system was not used for this loan. If project contains a mix of attached and detached then specify the predominant type. If ProjectAttachmentType (Sort ID 41) cannot be determined, then use the same attachment type as the Unit. If the unit is SemiDetached provide Attached.	None	N	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"

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (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. The supported enumerations and definitions for ProjectDesignType are: - GardenProject: 1 to 2 stories - MidriseProject: 3 to 5 stories - HighriseProject: 6+ Stories - TownhouseRowhouse: One in a row of identical houses or having a common wall; attached to another unit via common wall (e.g., a brownstone). All floors above ground are included in the number of stories, Any half basements used for residential purposes are counted as a floor. If project is classified as Lowrise, specify "GardenProject"	None	N	Conditionally Required for MPF Xtra Loans If the PFI did not use Fannie "Condo Project Manager (CPM)" And Property = "Condominium" AND ProjectAttachmentType (MISMO Sort ID 41) = "Attached"	GardenProject" (If project is classified as Lowrise, specify GardenProject) "HighriseProject" "MidriseProject" " Other" "TownhouseRowhouse"
44	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	None	N	IF Sort ID 43-ProjectDesignType = "Other"	OtherSelectedOnValuationDocumentation

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
45	ProjectDwellingUnit Count	Total number of individual dwelling units in the project.	None	N	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** ProjectAttachementType (MISMO Sort ID 41) = "Attached"	Numeric
46	ProjectDwellingUnits SoldCount	The number of units in a building, project, or development that have been sold to date.	None	N	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 ProjectAttachementType (MISMO Sort ID 41) = "Attached"	Numeric
47	ProjectLegalStructure Type	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	None	N	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	N	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	N	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	N	Required for all Loans	"Attached" "Detached" "SemiDetached" (A SemiDetached is a property with 2 units sharing a common wall)

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
51	ConstructionMethod Type	Describes the construction process for the main dwelling unit of the Mortgaged Property. Enter "Manufactured" if the dwelling meets the Fannie Mae Glossary definition for Manufactured Home when the loan is sold under the MPF Xtra product, or meets the definition in UG Chapter 5.2.6 of the MPF Guide when the loan is sold under the MPF Portfolio product. Enter "SiteBuilt" if: ▪ Most of the dwelling's elements were created at the home's permanent site, or ▪ The dwelling is modular, panelized, or any other type of factory-built housing.	None	N	Required for all Loans	"Manufactured" "SiteBuilt"
57	FinancedUnitCount	The number of individual family dwelling units in the Mortgaged Property.	None	N	Required for all Loans	1 2 3 4
63	PropertyEstateType	Specifies the ownership interest in the property.	None	N	Required for MPF Xtra Loans	"FeeSimple" "Leasehold" "Other"
64	PropertyEstateTypeO therDescription	Used to collect additional information when "Other" is selected for Property Estate Type.	None	N	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	PropertyFloodInsuran ceIndicator	An indicator denoting whether the Mortgaged Property is covered by flood insurance.	None	N	Required for MPF Xtra Loans	false true
67	PropertyStructureBuil tYear	The year in which the structure on the property was completed.	None	N	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.

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
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 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 IF PropertyValuationMethodType (MISMO Sort ID 89) <> "None"	Values must be 10 characters long.
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	N	Required for all Loans (except certain Government Loans)	YYYY-MM-DD
85	PropertyValuationFormType	Specifies the form or document used to provide the property valuation. Enter the name of the property valuation form used to provide the property value upon which the loan underwriting decision was based. Enumeration and Corresponding Appraisal Form #: ▪ FNM 1004 / FRE 70 = UniformResidentialAppraisalReport ▪ FNM 1004C / FRE 70B = ManufacturedHomeAppraisalReport ▪ FNM 1004D / FRE 442 = AppraisalUpdateAndOrCompletionReport ▪ FNM 1025 / FRE 72 = SmallResidentialIncomePropertyAppraisalReport ▪ FNM 1073 / FRE 465 = IndividualCondominiumUnitAppraisalReport ▪ FNM 1075 / FRE 466 = ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport ▪ FNM 2000 / FRE1032 = OneUnitResidentialAppraisalFieldReviewReport ▪ FNM 2000A / FRE 1072 = TwoToFourUnitResidentialAppraisal ▪ FNM 2055 / FRE 2055 = ExteriorOnlyInspectionResidentailAppraisalReport	None	Y	Conditionally Required for all Loans IF PropertyValuationMethodType (MISMO Sort ID 89) <> "None" or "Desktop Appraisal"	AppraisalUpdateAndOrCompletionReport ExteriorOnlyInspectionIndividualCondominium UnitAppraisalReport ExteriorOnlyInspectionResidentialAppraisalReport IndividualCondominiumUnitAppraisalReport ManufacturedHomeAppraisalReport OneUnitResidentialAppraisalFieldReviewReport SmallResidentialIncomePropertyAppraisalReport TwoToFourUnitResidentialAppraisal UniformResidentialAppraisalReport

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
89	PropertyValuationMethodType	Specifies the method by which the property value was assessed. If property inspection or fieldwork has been waived, supply "None" in PropertyValuationMethodType and populate InvestorCollateralProgramIdentifier (MISMO Sort ID 376).	Appraisal Type - Differentiated by Form Number	N	Required for all Loans	Automated Valuation Model Desktop Appraisal Drive By Full Appraisal None Other
90	PropertyValuationMethodTypeOtherDescription	Enter "FieldReview" if a field review was used to value the subject property.	None	N	Conditionally Required for MPF Xtra Loans. IF PropertyValuationMethodType (MISMO Sort ID 89) = "Other"	FieldReview
92	HomeEquityCombinedLTVRatioPercent	Provide the HomeEquityCombined LTVRatioPercent" in the "HCLTV" field for loans with a concurrently closing HELOC or an existing HELOC. For MPF Gov MBS Loan with upfront MIP: Calculate the sum of the Original Loan Amount of the first mortgage plus the financed mortgage insurance premium (if applicable), any outstanding balances on closed-end subordinate financing and the greater of the maximum home equity line of credit or amount drawn (outstanding UPB). Divide the sum by the lower of the sales price (if applicable) or value of the property securing the mortgage. 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.The HCLTV must be greater than or equal to the CLTV.	TLTV (all loans including those with HELOCs)	N	Conditionally Required for all Loans IF there is a HELOC on the Mortgaged Property (HELOCIndicator, (MISMO Sort ID 513) = "true")	
93	LoanRoleType	Context Field2	None	N	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	N	Required for all Loans	Must = "Month"

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
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	N	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	N	Conditionally Required for MPF Xtra Loans IF BuydownContributorType (MISMO Sort ID 145) = "Other"	"InterestedThirdParty" OR leave Blank / Do Not Include if not applicable
147	BuydownChangeFrequencyMonthsCount	Enter the number of months that represents the time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	None	Y	Conditionally Required for MPF Xtra Loans If BuydownTemporarySubsidyIndicator (MISMO Sort ID 228) = "true"	
148	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods. For example: In a 3-2-1 buydown over 3 years, enter "36".	None	Y	Conditionally Required for MPF Xtra Loans IF BuydownTemporarySubsidyIndicator (MISMO Sort ID 228) = "true"	
149	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration. For example, if the interest rate increases 1% annually during a two year buydown, the percentage increase is 1.0.	None	Y	Conditionally Required for MPF Xtra Loans IF BuydownTemporarySubsidyIndicator (MISMO Sort ID 228) = "true"	
150	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	None	Y	Conditionally Required for MPF Xtra Loan IF BuydownTemporarySubsidyIndicator (MISMO Sort ID 228) = "true"	
162	ConstructionLoanType	Used to indicate construction loan type	None	N	Conditionally Required for MPF Portfolio Loans IF loan is a construction/permanent as defined in MPF Underwriting Guide Chapter 3.6	ConstructionToPermanent

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
169	AssetDocumentation LevelIdentifier	The MPF Provider will use the enumeration "StatedandVerified" from this field in order determine if Assets were verified.	Asset Verification	N	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	IncomeDocumentatio nLevelIdentifier	Identifies the extent or level of the income documentation being collected to process and underwrite the loan.	Documentation Type	N	Optional - provide if able Input "Stated and Verified".	Must = "StatedandVerified"
194	BorrowerPaidDiscou ntPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower. If the amount is zero or negative, enter zero. If any discount points were paid by a party other than the borrower and the amount paid by the borrower cannot be determined, report the total amount of discount points.	None	Y	Required for MPF Xtra Loans IF Borrower paid discount points for this transaction	
195	PurchasePriceAmoun t	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	N	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_HOEPALoa nStatusIndicator	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

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (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. The following website can be used for calculations: https://www.ffiec.gov/ratespread/newcalc.aspx	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	N	Required for all Loans	Must = "Month"
215	InterestCalculationType	Defines the method used to calculate the interest on the loan.	None	N	Required for all Loans	Must = "Simple"
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	N	Required for all Loans	YYYY-MM-DD
225	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	None	N	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	N	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
229	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	None	N	Required for MPF Xtra Loans	Must = false
231	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	None	N	Required for all Loans	Must = false for MPF Xtra Loans

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
232	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	None	N	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	N	Required for MPF Xtra Loans	false true
237	InterestOnlyIndicator	Indicates whether the Mortgage Loan has interest- only payments.	None	N	Required for MPF Xtra Loans	Must = false
238	LoanAffordableIndicator	Indicates whether or not the loan is classified as a FNMA HomeReady loan.	None	N	Required for MPF Xtra Loans	false true
240	PrepaymentPenaltyIndicator	Indicates whether the Mortgage Loan includes a penalty charged to the Borrower in the event of prepayment.	None	N	Required for MPF Xtra Loans	Must = false
241	RelocationLoanIndicator	Indicates if the Mortgage Loan is part of a corporate relocation program.	None	N	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	N	Required for MPF Xtra Loans	Must = False
244	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once. The subject property is also included in the property count.	None	Y	Required for MPF Xtra Loans	
251	LoanLevelCreditScoreValue	A value indicating the representative credit score assigned to the loan. If there are multiple borrowers, determine the applicable credit score for each individual borrower (lesser of two or middle of three) and select the lowest applicable score from all borrowers with credit scores as the representative credit score for the mortgage. Disregard any borrower without a credit score when determining this value.	None	Y	Required for MPF Xtra Loans	

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
252	LoanStateDate	The Note Date (Context Field2)	None	N	Required for all Loans	YYYY-MM-DD
253	LoanStateType	Context Field2	None	N	Required for all Loans	Must = "AtClosing"
254	BaseLTVRatioPercenT	PFIs must provide this calculation for all Mortgage Loans. Divide the unpaid Principal Balance (UPB), excluding 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.	None	N	Required for all MPF Xtra Loans and Government MBS 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	PFIs 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	N	Required for all Loans	Must = "Month"
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	N	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

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
287	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing. Reserves are measured by the number of months of the qualifying payment amount for the subject mortgage (based on PITIA) that a borrower could pay using his or her financial assets. In cases where the Reserves determined to be collected is not a whole number round down. I.e. 1.5 months would be delivered as 1.	Number of Months Reserves at Closing	Y	Required for MPF Xtra Loans Required for Second Homes for Portfolio Loans	
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	N	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	N	Required for all Loans	The only values supported are restricted to a format of Numeric 6 (NNNNNN).
292	TotalMonthlyProposedHousingExpenseAmount	Value indicating the sum of all borrowers' (including non-occupant borrowers) monthly expenses related to their primary residence. When the subject loan is for the Borrower's primary residence, the monthly expense must be greater than or equal to the value delivered in InitialPrincipalAndInterestPaymentAmount (Sort ID 268). Round to the nearest dollar. The only reasonable values supported at this time are restricted to a format of five numeric digits.	PITI	N	Required for all Loans	The only values supported are restricted to a format of Numeric 5 (NNNNN).

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
293	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	None	Y	Required for MPF Xtra Loan IF RefinanceCashOutDeterminationType (MISMO Sort ID 294) = "CashOut"	
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	N	Required for MPF Xtra Loans	YYYY-MM-DD
313	LienPriorityType	Specifies the priority of the lien against the subject property.	None	N	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)
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 AutomatedUnderwritingSystemType (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	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	Automated Underwriting System (AUS)/Decision	N	Conditionally Required IF AutomatedUnderwritingSystemType (MISMO Sort ID 326) = "DesktopUnderwriter"	This data point only applies if a DU Casefile ID exists (Do Not provide for loans underwritten using LP). The accepted values are: "ApproveEligible" "EAIEligible"

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
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 LoanManualUnderwritingIndicator (MISMO Sort ID 328) = "false"	"DesktopUnderwriter" "Loan Prospector" (if your LOS cannot provide the LP enumeration, contact the MPF Xtra Service Center) "Other" (valid for MPF Portfolio only to indicate Desktop Originator)
327	AutomatedUnderwritingSystemTypeOtherDescription	A free-form text field used to collect additional information when "Other" is selected for Automated Underwriting System Type.	Automated Underwriting System (AUS)/Decision	N	Conditionally Required IF AutomatedUnderwritingSystemType (MISMO Sort ID 326) = "Other"	"LoanProductAdvisor"
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 Field2	None	N	Required for all Loans	Must = "SubjectLoan"
363	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	None	N	Conditionally required for MPF Xtra Bifurcated Servicing Released loans IF EscrowIndicator (MISMO Sort ID 234) = "true"	Amount 9.2 (NNNNNNNNN.NN)
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 10 SFCs. If the PFI needs to deliver more than 10 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

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
376	InvestorCollateralProgramIdentifier	When "None" is selected for Property Valuation Method Type (MISMO Sort ID 89) - provide additional detail.	None	N	Conditionally Required for MPF Xtra and MPF Portfolio Loans IF PropertyValuationMethodType (MISMO Sort ID 89) = "None"	Xtra: Must = "Level1PropertyInspectionWaiver" Portfolio: "Level1PropertyInspectionWaiver" (IF AutomatedUnderwritingSystemType (MISMO Sort ID 326)) = "Desktop Underwriter" "PropertyInspectionAlternative" (IF (AutomatedUnderwritingSystemType (MISMO Sort ID 326)) = "Loan Prospector" or (IF "AutomatedUnderwritingSystemType Other Description (Sort ID 327)) = "Loan Product Advisor"
378	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	None	N	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	N	Required for MPF Xtra Loans	Must = "ActualInterestActualPrincipal"
393	LoanCommentText	The text of the loan comment. This comment field may also accept SFCs if the loan attributes require > than 10 SFCs (the first 10 must be delivered in field # 368).	None	N	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	N	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 (NNNNNNNNNNNNNNNNNN)

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (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.
404	LoanProgramIdentifie r	Identifies the mortgage Program associated with the loan as defined by a specific entity.	None	N	If applies	LoanFirstTimeHomebuyer
405	LoanStateDate	Today's Date (Context Field2)	None	N	Required for all MPF Xtra Loans	YYYY-MM-DD
406	LoanStateType	Context Field2	None	N	Required for all MPF Xtra Loans	Must = Current
411	LenderPaidMIInterest RateAdjustmentPerce nt	The percentage added to the Mortgage interest rate to fund lender-purchased mortgage insurance premiums.	None	N	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	MICertificateIdentifie r	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	MICompanyNameTy pe	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	"Essent" "MGIC" "PMI" "Radian" "RMIC" "UGI" "Other"
414	MICompanyNameTy peOtherDescription	The private MI company short from whom the private mortgage insurance coverage was obtained.	PMI Company	N	Conditionally Required for MPF Xtra Loans IF MICompanyNameType (MISMO Sort ID 413) = "Other".	"ArchMI" "Enact" "MIF" "NMI" (National Mortgage Insurance Co.)
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).

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
422	MIPremiumFinanced Amount	The dollar amount of any up-front mortgage insurance premium that is financed as part of the original loan amount.	None	N	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	MIPremiumFinancedI ndicator	Indicates whether mortgage insurance premium has been added to loan amount.	None	N	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	N	Conditionally Required for MPF Xtra Loans IF MICertificateIdentifier (MISMO Sort ID 412) exists	"Borrower" "Lender"
429	PrimaryMIAbsenceR easonType	Specifies the reason that primary mortgage insurance is not required or provided.	None	N	Conditionally Required for MPF Xtra Loans, for all LTVs If conventional MI doesn't exist	"MICanceledBasedOnCurrentLTV" "NoMIBasedOnOriginalLTV" "Other"
430	PrimaryMIAbsenceR easonTypeOtherDesc ription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	None	N	Conditionally Required for MPF Xtra Loans IF PrimaryMIAbsenceReasonType (MISMO Sort ID 429) = "Other"	
438	AggregateLoanCurtai lmentAmount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	None	N	Conditionally Required for MPF Xtra Loans IF there are curtailments on the loan	

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
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 the investor.	None	N	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) OR if the loan is a Refi Plus OR DU Refi Plus Loan	"DisasterResponse" "DURefiPlus" "RefiPlus"
452	DelinquentPaymentsOverPastTwelveMonthsCount	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: (As of the close of business on the last business day of the month for which the payment is due.)	None	N	Required for MPF Xtra Loans	For a loan with no delinquencies, enter "0."
510	LoanRoleType	XML Context2 (This field captures when the Mortgage being delivered was closed concurrently with a subordinate lien as indicated by other delivered data.	None	N	Conditionally Required for MPF Xtra Loans IF concurrently closing a subordinate lien OR IF the subject loan has secondary financing	"RelatedLoan" OR leave Blank / Do Not Include, if no concurrently closing subordinate liens.

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
511	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the home equity line of credit (HELOC). The sum of the drawn and the undrawn HELOC amount should equal the maximum line of credit. If the maximum credit line has been modified, enter the greater of the maximum home equity line of credit or the amount drawn.	None	N	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). Enter the amount drawn (outstanding UPB) as of the Note Date of the First Lien Mortgage, not the maximum home equity line of credit amount. Enter "0" if no disbursements have occurred as of the Note Date.	None	N	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	N	Conditionally Required for all Xtra Loans IF subject loan has secondary financing	false true
514	LoanStateDate	XML Context2 (The date the data is retrieved from the lender's delivery system)	None	N	Conditionally Required for MPF Xtra Loans IF subject loan has secondary financing	YYYY-MM-DD
515	LoanStateType	XML Context2	None	N	Conditionally Required IF subject loan has secondary financing	"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	N	Conditionally Required for MPF Xtra Loans IF subject loan has secondary financing AND HelocIndicator (MISMO Sort ID 513) = "false"	Amount 9.2 (NNNNNNNNN.NN)
517	LienPriorityType	Specifies the priority of the lien against the subject property for the concurrently closing lien.	None	N	Conditionally Required for MPF Xtra Loans IF subject loan has secondary financing	"SecondLien" "Third Lien" "Fourth Lien" OR leave Blank / Do Not Include if no concurrently closing subordinate liens.
519	MortgageType	Specifies the subordinate lien's mortgage type.	None	N	Conditionally Required for MPF Xtra Loans IF subject loan has secondary financing	"Conventional" "FHA" "USDARuralHousing" "VA" OR leave Blank if no concurrently closing subordinate liens.

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
525	AppraiserLicenseIdentifier	Identifies the field appraiser's state license number (or state certification number in the absence of a license number) issued by the state in which the subject property is located. Enter the state license number of the appraiser who completed the final estimate of value. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. When the appraiser is a trainee and has a license identifier, deliver the trainee's license identifier. When the appraiser is a trainee and does not have a license identifier, deliver the word "trainee" (lower case). When the appraiser is not a trainee and there is no supervisory appraiser deliver the Appraiser License Identifier.	Appraiser's State License #	N	IF PartyRoleType (MISMO Sort ID 528) = "Appraiser"	Alphanumeric
528	PartyRoleType	Context Field2	None	N	Conditionally Required IF PropertyValuationMethodType (MISMO Sort ID 89) <> "None"	Must = "Appraiser"
534	AppraiserLicenseIdentifier	Identifies the field appraiser's state license number (or state certification number in the absence of a license number) issued by the state in which the subject property is located. 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. When the appraiser is not a trainee and there is no supervisory appraiser, leave the field blank (do not make any entry such as N/A or none).	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

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
537	PartyRoleType	Context Field2	None	N	Conditionally Required IF applicable to the Appraisal	"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 characters 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	N	Conditionally Required for MPF Xtra Loans IF LegalEntityType (MISMO Sort ID 545) = Other	A maximum of 35 characters are supported
545	LegalEntityType	Information is required when the Mortgaged Property is owned not by an individual(s), but by some type of a trust.	None	N	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	N	Conditionally Required for MPF Xtra Loans IF LegalEntityType (MISMO Sort ID 545) = "Other"	"LandTrustAndBeneficiaryIsIndividual" "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	N	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO Sort ID 572) = "false" AND BorrowerClassificationType (MISMO Sort ID 571) = "Primary"	

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
549	AddressType	Specifies the type of address.	None	N	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	N	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO Sort ID 572) = "false" AND BorrowerClassificationType (MISMO Sort ID 571= "Primary"	
555	CountryCode	The two-character representation of the country. Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	None	N	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	N	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO Sort ID572) = "false" AND BorrowerClassificationType (MISMO SortID 571) = "Primary" AND CountryCode (MISMO Sort ID 555) = "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. If the Borrower's mailing address is outside of the United States or Canada, do not send this data point. Enter "Official USPS Abbreviation" for State or US Possession maintained by the United States Postal Service (USPS) at http://www.usps.com/send/official-abbreviations.htm	None	N	Conditionally Required IF BorrowerMailToAddress SameAsPropertyIndicator (MISMO Sort ID 572) = "false" AND Borrower ClassificationType (MISMO Sort ID 571) = "Primary" AND CountryCode (MISMO Sort ID 555) = "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

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
567	BorrowerAgeAtApplicationYearsCount	The age of the Borrower on the date of application in years.	Age	N	Required for all Loans.	Only 2 digit numeric is supported (NN)
568	BorrowerBirthDate	Borrower's date of birth.	Date of Birth	N	Required for all Loans.	YYYY-MM-DD
571	BorrowerClassificationType	XML Context2	None	N	Required for each Borrower (Up to Four Borrowers)	"Primary" (for primary borrower) "Secondary" (for all co-borrowers)
572	BorrowerMailToAddressSameasPropertyIndicator	When true, indicates that the mailing address for the Borrower is the same as the property address.	None	N	Required for all Loans. IF PartyRoleType (MISMO Sort ID 611) = "Borrower" AND BorrowerClassificationType (MISMO Sort ID 571) = "Primary"	false true
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	N	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	N	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	N	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	N	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	N	Conditionally Required for MPF Xtra Loans IF CounselingFormatType (MISMO Sort ID 578) = "Other"	"BorrowerDidNotParticipate"
580	CreditReportIdentifier	Enter the credit reference number associated with the Borrower credit report used to underwrite the delivered loan. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	None	Y	Conditionally Required for MPF Xtra Loans for all borrowers with a Credit Score	

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (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 CreditRepositorySourceIndicator (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 - CreditRepositorySourceIndicator (MISMO Sort ID 582) = "true"	Only 3 Numeric characters are supported
596	BankruptcyIndicator	Enter "true" if the Uniform Residential Loan Application (URLA Section VIII line b), credit report, or other loan documents indicate that the Borrower has declared bankruptcy within the past 7 years.	None	Y	Required for MPF Xtra Loans for each Borrower	false true
597	BorrowerFirstTimeHomebuyerIndicator	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.) 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).	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

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
598	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	None	N	Required for MPF Xtra Loans for each Borrower	"NonPermanentResidentAlien" "PermanentResidentAlien" "USCitizen"
599	LoanForeclosureOrJudgementIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	None	Y	Required for MPF Xtra Loans	false true
600	EmploymentBorrowerSelfEmployedIndicator	Indicates if the Borrower is self-employed.	Self Employed	N	Required for MPF Xtra Loan for each Borrower	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" "InformationNotProvided Unknown" "Male"
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	N	Required for each Borrower	"HispanicOrLatino" "InformationNotProvidedBy ApplicantIn MailInternetOrT elephoneApplication" "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	N	Required for each Borrower	"AmericanIndianOrAlaskaNative" "Asian" "BlackOr AfricanAmerican" "InformationNot ProvidedByApplicantIn MailInternetOr TelephoneApplication" "NativeHawaiianOrOther PacificIslander" "NotApplicable" "White"
611	PartyRoleType	Context Field2	None	N	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	N	Required for MPF Xtra Loans for each Borrower	"IndividualTaxpayerIdentification Number" "SocialSecurityNumber"

MISMO 3 Sort ID	MISMO Data Point Name 1	Description	Corresponding MPF Data Element (See Form OG3)	Phase 2 New Field (Y/N)	Field Conditionality	Enumeration
614	TaxpayerIdentifierValue	The Borrower's Social Security Number or ITIN.	None	N	Required for each Borrower	Numeric data only (no dashes).
620	PartyRoleIdentifier	The unique identifier assigned to the party role.	None	N	Optional - provide if able	Must = "20000451965"
621	PartyRoleType	Context Field2	None	N	Optional - provide if able	Must = "DocumentCustodian"
627	PartyRoleIdentifier	The loan origination company's unique identifier as assigned by the Nationwide Mortgage License System and Registry (NMLS). The loan origination company is the company the loan originator is employed by or is representing as an independent contractor. This field is associated with Safe Act requirements mandated by FHFA and as such is conditional on those requirements. The only reasonable values supported at this time are 12 numeric digits.	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 Field2	None	N	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	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	N	Required for all Loans	"Broker" "Correspondent" "Lender"
637	PartyRoleType	Context Field2 (Specifies the party that originated the loan).	None	N	Required for all Loans	Must = "LoanOriginator"
641.1	FullName	Also known as "Loan Funder". This field indicates the Lender / Payee name exactly as indicated on the Note. To clarify, on the Note in Section 1. Borrower's Promise to Pay, the PFI would provide the name exactly as it appears after 'The Lender is'. PFIs should not enter their PFI number, loan officer name, dates or abbreviations in this field.	None	N	Required for all Loans with an Application Date on or after August 1, 2012 and delivered under the MPF Xtra product on or after November 21, 2012.	Supply the Lender / Payee name (exactly as indicated on the Note). A maximum of 100 characters are supported. Therefore, If the full name exceeds 100 characters, drop/truncate the characters that exceed the 100 limit (do not abbreviate).