CE Estimator File Layout
October 2026

| 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<br>Second Home | The occupancy status of the Mortgaged Property. | x |
| 3 | Property Type | alphanumeric | SFRorPUD (Single Family Residence)<br>SFR (Single Family Residence)<br>PUD (Planned Unit Development)<br>MH (Manufactured Housing)<br>Condo<br>ThreeToFourUnit (3-4 Unit Property)<br>TwoUnit (2 Unit Property) | A description of the Mortgaged Property as supported by the Appraisal and title policy.<br><br>SFRorPUD (Single Family Residence)<br>SFR (Single Family Residence)<br>PUD (Planned Unit Development)<br>MH (Manufactured Housing)<br>Condo<br>ThreeToFourUnit (3-4 Unit Property)<br>TwoUnit (2 Unit Property) | x |
| 4 | Loan Purpose | alphanumeric | Purchase<br>CashOut<br>NoCashOut<br>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; the Borrower plus all Co-Borrowers.<br><br>Note: This field is no longer necessary to provide, however the Header column must remain in place. | N/A |
| 6 | Current Balance | numeric | 9 (9) example: 999999.99 | The outstanding principal balance that is to be sold to the MPF Bank, dependent on the remittance type. | 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 to lower of the appraised value or sales price of the related Mortgaged Property | x |

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| 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 plus any other loans secured by the Mortgaged Property to the lower of the appraised value or the sales price of the related Mortgaged Property. If the Subordinate Financing is a Home Equity Line of Credit (HELOC), include the full Home Equity Lines of Credit (HELOC), even if unused. | x |
| 15 | Total Monthly Income | numeric | 9 (9) example: 999999.99 | The total monthly income for all borrowers on the loan.<br><br>Note: This field is no longer necessary to provide, however the Header column must remain in place. | N/A |
| 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.<br><br>Note: This field is no longer necessary to provide, however the Header column must remain in place. | N/A |
| 17 | Self Employed Borrower | alpha | TRUE= Self Employed<br>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.<br>True (Self Employed) False (Not Self Employed)<br><br>Note: This field is no longer necessary to provide, however the Header column must remain in place. | N/A |
| 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.<br><br>Note: This field is no longer necessary to provide, however the Header column must remain in place. | N/A |
| 19 | DTI | numeric | 3 (3) example: 999.999 | The total debt ratio is derived by dividing the borrowers total monthly obligation by the total eligible qualifying income. | x |
| 20 | PMI Company | alphanumeric | Essent<br>Enact<br>MGIC<br>PMI<br>Radian<br>RMIC<br>UGI<br>No MI<br>Arch<br>NMI | The name of the private mortgage insurance company providing the private mortgage insurance coverage, if applicable. | x |

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| | | | FX1585K<br>FX15110K<br>FX15125K<br>FX15150K<br>FX15175K<br>FX15200K<br>FX15225K<br>FX15<br>FX15HB<br>FX2085K<br>FX20110K<br>FX20125K<br>FX20150K<br>FX20175K<br>FX20200K<br>FX20225K<br>FX20<br>FX20HB<br>FX3085K<br>FX30110K<br>FX30125K<br>FX30150K<br>FX30175K<br>FX30200K<br>FX30225K<br>FX30250K<br>FX30275K<br>FX30300K<br>FX30325K<br>FX30350K<br>FX30375K<br>FX30400K<br>FX30425K<br>FX30450K<br>FX30<br>FX30HB<br>FX30PBFHLB | | |
| 21 | Subproduct Code | alphanumeric | NULL is allowed | "CE Estimate and Price" transactions - a value is required<br>"CE Estimate" transactions - a value is not required (NULL is allowed) | CR |

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| | Subproduct Code (Cont'd) | | FX3085KHI<br>FX30110KHI<br>FX30125KHI<br>FX30150KHI<br>FX30175KHI<br>FX30200KHI<br>FX30225KHI<br>FX30250KHI<br>FX30275KHI<br>FX30300KHI<br>FX30325KHI<br>FX30350KHI<br>FX30375KHI<br>FX30400KHI<br>FX30425KHI<br>FX30450KHI<br>FX30HI | | |