

## Instructions Page

### Purpose

Servicers of MPF Traditional, MPF Xtra®, and MPF® Government MBS loans must use the file layout in this exhibit when reporting monthly loan level data via ASCII file format in accordance with MPF Traditional Servicing Guide Chapter 2, MPF Xtra Servicing Guide Chapter 2, and MPF Government MBS Servicing Guide Chapter 2.

### Preparation

- **When:** The loan level data must be reported every month.
- **Who:** The reporting of loan level data must be completed by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete the report and has authority to certify to the truthfulness and accuracy of the information on the report.
- **How:** The ASCII text file and supplemental Excel file must be completed by the Servicer or by a service provider.

### Submission

- **When:**
  - MPF Traditional: By 5:00pm EST on the fifth (5<sup>th</sup>) Business Day of each month
  - MPF Government MBS: By 5:00pm EST on the first (1<sup>st</sup>) Business Day of each month
  - MPF Xtra: By the due date of investor reporting data, which is based on the investor reporting method the Servicer uses
- **How:** The monthly report of loan level data must be uploaded to ServicerConnect at <http://www.ServicerConnect.com>.
- **To Whom:** The ASCII text file and supplemental excel file with the monthly report of loan level data must be submitted to the Master Servicer.

**The Servicer should retain a copy of the completed report for their own records.**

### Additional Guidance

Please contact the MPF Service Center by using one of the following options for any questions or assistance with this Exhibit:

- [MPF Customer Service Portal](#)
- Email: [MPF-Help@fhlbc.com](mailto:MPF-Help@fhlbc.com)
- Phone: (877) 345-2673

## Helpful Hints

- Servicers must upload a supplemental Excel file when reporting monthly loan level data. For a copy of the templates refer to the Exhibit C: ASCII File Format Supplemental File Attachment.
- The Servicer should review the ASCII file format prior to submitting a test file to the Master Servicer.
- Fields 22-25 are required for the MPF Government MBS product only.
- Refer to MPF Xtra Servicing Guide Chapter 2 for additional information on the due dates for each method of investor reporting.

# Electronic Transmission – ASCII Text File Layout

## Data Field Elements Required for Submission by File

Data Field #	Field Name	Position	Field Length	Field Format Example	Field Type	Comments	Mandatory or Optional
1	Unit Code	001-002	2	"spaces"	alpha numeric	Leave blank	
2	MPF Loan Number	003-012	10	0123456789	alpha numeric	Loan number assigned by MPF Program <i>Note: Loan Number should be right justified and filled with preceding zeros.</i>	Mandatory
3	Borrower Name	013-032	20	John Smith	alpha numeric	The primary Borrower's first and last name.	Optional
4	P&I Constant	033-043	11	00000062430 <i>Indicates a P&amp;I constant amount of \$624.30</i>	numeric implied (2) decimal	The contractual Principal and Interest Payment amount stated in the Note	Mandatory
5	Note Rate	044-049	6	068750 <i>Indicates a Note Rate of 06.8750</i>	numeric implied (4) decimal	The interest rate on a Mortgage Loan required by the terms of the Note.	Mandatory
6	Service Fee	050-055	6	002500 <i>Indicates a service fee of 00.2500</i>	numeric implied (4) decimal	A fee retained by the Servicer from the interest collected for a Mortgage Loan, as compensation for Servicing such loan.	Mandatory
7	Ending Actual Unpaid Principal Balance	056-066	11	00006602556 <i>Indicates an ending actual unpaid Principal Balance amount of \$66,025.56</i>	numeric implied (2) decimal	Ending actual unpaid Principal Balance on a Mortgage Loan as of the investor cut-off date	Mandatory

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Data Field #	Field Name	Position	Field Length	Field Format Example	Field Type	Comments	Mandatory or Optional
8	Next Due Date	067-074	8	20170901 <i>Indicates a date of September 1, 2017</i>	CCYYMMDD <i>century year month day</i>	The actual date that the next Principal and Interest Payment is due from the Borrower to the PFI. Next due date is the last paid installment (LPI) plus one month. All loans must have a due date on the first of the month.	Mandatory
9	Curtailment Amount 1	075-085	11	00000136663 <i>Indicates a Curtailment amount of \$1,366.63</i>	signed numeric implied (2) decimal	If the value of this field is negative, the first position should reflect a leading "-" (minus) sign. If the value is positive, the first position should reflect a "0" fill. DO NOT use a leading "+" plus sign to indicate a positive value.	Mandatory  (If Curtailment amount 1 <> \$0.00)
10	Curtailment Date 1	086-093	8	20170601 <i>Indicates a date of June 1, 2017</i>	CCYYMMDD <i>century year month day</i>	The Curtailment date represents the regular amortized payment date – NOT the actual transaction date. (i.e. Borrower makes 6/1/17 payment and \$1,366.63 Curtailment on 6/10/17. The Curtailment date = 06/01/17)	Mandatory  (If Curtailment amount 1 is populated)
11	Curtailment Amount 2	094-104	11	-0000136663 <i>Indicates a <b>negative</b> Curtailment amount of \$1,366.63</i>	signed numeric implied (2) decimal	If the value of this field is negative, the first position should reflect a leading "-" (minus) sign. If the value is positive, the first position should reflect a "0" fill. DO NOT use a leading "+" (plus) sign to indicate a positive value.	Mandatory  (If Curtailment amount 2 <> \$0.00)

# Electronic Transmission – ASCII Text File Layout

Data Field #	Field Name	Position	Field Length	Field Format Example	Field Type	Comments	Mandatory or Optional
12	Curtailment Date 2	105-112	8	20170701 <i>Indicates a date of July 1, 2017</i>	CCYYMMDD <i>century year month day</i>	The Curtailment Date represents the regular amortized payment date – NOT the actual transaction date. (i.e. Borrower makes 7/1/17 payment and (\$1,366.63) Curtailment on 6/15/17. The curtailment date = 07/01/17)	Mandatory  (If Curtailment amount 2 is populated)
13	Curtailment Amount 3	113-123	11	00000000078 <i>Indicates a Curtailment amount of \$.78 (78 cents)</i>	signed numeric implied (2) decimal	If the value of this field is negative, the first position should reflect a leading "-" (minus) sign. If the value is positive, the first position should reflect a "0" fill. DO NOT use a leading "+" (plus) sign to indicate a positive value.	Mandatory  (If Curtailment amount 3 <> \$0.00)
14	Curtailment Date 3	124-131	8	20170801 <i>Indicates a date of August 1, 2017</i>	CCYYMMDD <i>Century year month day</i>	The Curtailment Date represents the regular amortized payment date – NOT the actual transaction date. (i.e. Borrower makes 8/1/17 payment and \$.78 Curtailment on 6/25/17. The curtailment date = 08/01/17)	Mandatory  (If Curtailment amount 3 is populated)
15	Liquidation Principal	132-142	11	00010000000 <i>Indicates a Liquidation principal amount of \$100,000.00</i>	numeric implied (2) decimal	S/S = Prior month's ending scheduled balance.  A/A (including A/A single remittance) = Prior month's ending actual balance	Mandatory

# Electronic Transmission – ASCII Text File Layout

Data Field #	Field Name	Position	Field Length	Field Format Example	Field Type	Comments	Mandatory or Optional
16	Action Code	143-144	2	60 <i>Indicates Liquidation code</i>	alpha numeric	MPF Servicing Guide two digit Action Codes:  00 = No Action 12 = Relief Provision 15 = Bankruptcy 20 = Loss Mitigation 30 = Refer to Foreclosure 60 = Paid in Full 65 = Repurchase 70 = REO 71 = 3rd Party Sale 72 = REO with Government Claim	Mandatory
17	Principal	145-155	11	00000024603 <i>Indicates a principal amount of \$246.03</i>	numeric implied (2) decimal	S/S = Scheduled Principal (i.e. for April cutoff, this is the scheduled principal portion of the scheduled P&I payment for May).  A/A = All actual principal portion(s) of the P&I payment received in April. The Principal field does not include Curtailments, Curtailment Interest or Liquidation amounts.	Mandatory

# Electronic Transmission – ASCII Text File Layout

Data Field #	Field Name	Position	Field Length	Field Format Example	Field Type	Comments	Mandatory or Optional
18	Net Interest	156-166	11	00000036452  <i>Indicates a net interest amount of \$364.52</i>	numeric implied (2) decimal	S/S = Scheduled net interest (i.e., for April cutoff, this is the scheduled net interest portion of the P&I payment scheduled for May)  A/A = All actual net interest received in April. <i>Net interest is the Note Rate less the Service Fee.</i>	Mandatory
19	Ending Scheduled Unpaid Principal Balance	167-177	11	00006557795  <i>Indicates an ending scheduled unpaid Principal Balance of \$65,577.95</i>	numeric implied (2) decimal	S/S = Ending scheduled balance. (i.e., for April cutoff, this is the ending scheduled balance after the application of the scheduled May principal and curtailments received in April and Curtailment Interest (if any)).  A/A = This field is blank	Mandatory
20	Liquidation Date	178-185	8	20170630  <i>Indicates a date of June 30, 2017</i>	CCYYMMDD  <i>century year month day</i>	The actual date the Mortgage Loan was paid in full.	Mandatory
21	Curtailment Interest	186-201	16	000000000000783	numeric implied (2) decimal	S/S = Curtailment times Note Rate divided by 12  A/A = This field is blank	Mandatory

# Electronic Transmission – ASCII Text File Layout

Data Field #	Field Name	Position	Field Length	Field Format Example	Field Type	Comments	Mandatory or Optional
22	T&I Balance	202-212	11	00000557795  <i>Indicates a T&amp;I Balance on the loan as of the cutoff date i.e. \$5,577.95</i>	numeric implied (2) decimal	Balance of taxes and insurance funds in escrow or impound account, for the loan, as of the reporting cutoff date.  If the value of this field is negative, the first position should reflect a leading "-" (minus) sign. If the value is positive, the first position should reflect a "0" fill. DO NOT use a leading "+" (plus) sign to indicate a positive value.	Mandatory  <b>Government MBS only</b>
23	Actual Loan UPB	213-223	11	00000104864  <i>Indicates a P&amp;I Balance on the loan as of the cutoff date i.e. \$1,048.64</i>	numeric implied (2) decimal	The amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.	Mandatory  <b>Government MBS only</b>
24	Other Balance	224-234	11	00000085929  Indicates an Other Balance on the loan as of the cutoff date i.e. \$859.29	numeric implied (2) decimal	Balance of other funds for the loan, as of the reporting cutoff date	Mandatory  <b>Government MBS only</b>

# Electronic Transmission – ASCII Text File Layout

Data Field #	Field Name	Position	Field Length	Field Format Example	Field Type	Comments	Mandatory or Optional
25	Removal Reason	235-235	1	0  Indicates Removal Reason Code	alpha numeric	Reason and description for loan removal  1 – Mortgagor Payoff 2 – Repurchase of Delinquent Loan 3 – Foreclosure with or without Claim Payment 4 – Loss Mitigation 5 – Substitution 6 – Other 7 – Special Assistance	Mandatory  <b>Government MBS only</b>

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