

Loan Servicing Data Utility Data Definitions

| Attribute Name | Attribute Definition |
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| Acquisition Date | The date on which the loan was acquired by Fannie Mae. For Cash loans, its the date that Fannie Mae acquired the loan. For Mortgage Based Security (MBS) Swaps or Whole Loan REMICs, it is the settlement date of the security (i.e. Fed book entry date). |
| Action Code | A code indicating the action taken on a loan due to liquidation events or other events. |
| Action Date | The effective date of the action associated with the action code input by the Servicer. |
| Actual UPB Amount | The dollar amount of the current Unpaid Principal Balance of the loan as of a given time, without consideration of Fannie Mae's acquired percentage, and excluding any principal forbearance amount. |
| Adjustment Amount | The dollar amount associated with each servicer's loan level cash transaction which are used for daily operational adjustments. |
| Adjustment Type | Describes the type of cash adjustment being applied. |
| Amortization Term | The number of periods over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation. |
| Amortization Type | A code indicating classification of a loan based on the changeability of the rate or payment over time. |
| Cancellation Date | The date on which the Mortgage Insurance on a loan is cancelled or expired. |
| Cancellation/Termination Reason | The code indicating the reason why the mortgage insurance policy was cancelled. |
| Cash Received Amount | The sum of the daily remittance amount from servicer. |
| Draft Amount | The net amount of the expected draft and adjustment amounts to be drafted or reimbursed on a given draft date. |
| Draft Date | The date on which the cash payment or reimbursement will occur. |
| Draft Type | The type of cash transaction processed. |
| Effective Date | The date on which the business event becomes effective. |
| Exception Aging | Number of days between Processing Day and Trans 83 due date when Trans 83 status is Missing or Rejected. |
| Exception Type | A code indicating the exception generated for the loan payment activity report submitted by the servicer. |
| Expected Draft Amount | The sum of servicer level principal and interest activity expected by Fannie Mae on a given draft date. |
| Expected Interest Amount | The interest expected by Fannie Mae on the loan activity report, during a given loan activity reporting period. |
| Expected Principal Amount | The principal expected by Fannie Mae on the loan activity report, during a given loan activity reporting period. |
| Fannie Mae Acquired Percentage | The percentage of the Unpaid Principal Balance acquired by the investor. |
| Fannie Mae Loan Number | A unique number assigned to the loan by Fannie Mae. |
| Fannie Mae Original Purchase Price Percentage | The price that Fannie Mae pays to purchase a mortgage to obtain its required yield at acquisition. |
| Fannie Mae Recovery Period | Each Period for which Fannie Mae collects/reimburses funds from/to servicer when there is an LPI movement. |
| First Installment Due Date | The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage. |
| First Interest Rate Change Date | The due date of the payment at the first calculated interest rate change. |
| First P&I Change Date | The date of the first scheduled principal and interest payment change. This date typically occurs in an Adjustable Rate Mortgage (ARM) transaction. |
| Forbearance Amount | A portion of the principal debt amount owed on a loan that is allowed to be repaid at a later date. |
| Foreclosure Loss Risk Type | A code indicating the entity that is responsible for the property and losses in the event of foreclosure. |
| Gross Actual UPB Amount | The total outstanding actual UPB as of the current reporting period inclusive of principal forbearance and not factored by percent acquired. |
| Gross Scheduled UPB Amount | The dollar amount of the total outstanding scheduled Unpaid Principal Balance as of the current reporting period inclusive of principal forbearance and not factored by percent acquired. |
| Gross Servicing Fee Rate | The percentage of interest collected that is paid to the servicer by Fannie Mae for servicing the mortgage. |
| Guaranty Fee Rate | The rate at which the lender pays guaranty fees to Fannie Mae to guarantee the loan in an Mortgage Based Security (MBS) swap pool against default. Expressed and stored as a rate. |
| Index Minimum Movement Percentage | The minimum percentage the Index Value must change before an Interest Rate Adjustment can be applied. |
| Index Rate | The official published interest rate value of a given market financial index on its effective date. |
| Index Rate Published Date | The date on which the published rate for the Market Financial Index Rate tied to the mortgage loan is requested. |
| Index Source | A code indicating the type and source of index to be used to determine the interest rate at each adjustment. |
| Initial Interest Rate Per Change Down Cap Percentage | The stated maximum percentage that the interest rate can decrease for each rate change, after the deduction of the servicing fee. |
| Initial Interest Rate Per Change Up Cap Percentage | The stated maximum percentage that the interest rate can increase for each rate change, after the deduction of the servicing fee. |
| Interest Difference Amount (Soft Reject) | Sum of servicer level interest difference amount of loans that rejected due to interest difference. |
| Interest Draft Amount | The interest amount to be drafted or reimbursed for a given loan activity period. |
| Interest Forgiveness Amount | An amount by which the unpaid interest owed on a mortgage by a borrower is reduced based on a formal agreement between the lender and the borrower. |
| Interest Only End Date | The date that a mortgagor stops paying only the interest accrued on a loan and begins to also pay down the principal. |
| Interest Only Term | The number of months between origination date and interest only scheduled end date. It is set to zero for loans with closed successful modifications. |
| Interest Rate | The current monthly interest rate, expressed as a percent, for this loan. |
| Interest Rate Calculation Method | A code indicating the method used to calculate the interest on the loan. |
| Interest Rate Change Date | The date and time on which the payment rate information takes effect. |
| Interest Rate Change Frequency After Fixed Period | The frequency (usually expressed in months) with which the Interest Rate on the loan varies while the set of adjustment attributes are in effect. |
| Interest Rate Change Lookback Days | The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment. |
| Interest Rate Change Lookback Type | A code indicating the method used to determine the preceding interest rate change date from which a future interest rate will be calculated. |
| Interest Rate Change Projection Date | Date when the rate needs to be projected based on the lookback days. |
| Interest Rate Rounding Factor Percentage | The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur. |
| Interest Rate Rounding Method | A code indicating how the interest rate is rounded when a new interest rate is calculated for an Adjustable Rate Mortgage (ARM) change. |
| Interest Remittance Amount | The dollar amount of interest reported by the servicer on the loan activity report, during a reporting period. |
| Lien Position | A code indicating the priority of the lien against the subject property. |
| Lifetime Ceiling Interest Rate | The maximum interest rate allowed throughout the life of the adjustable/variable interest rate loan. |
| Lifetime Floor Interest Rate | The minimum interest rate allowed throughout the life of the adjustable/variable interest rate loan. |
| Loan Activity Reporting Period | The reporting period to which the loan activity pertains. This is the period for which Borrower's activity is reported. |
| Loan Age | The derived number of calendar months since the loan's first installment due date. |
| Loan Sales Type | A code indicating whether a given loan is held in portfolio (cash loan), pooled from portfolio (PFP), a long-term standby commitment (LTSC) or is securitized (REMICs and Swaps). |
| Loan Status | A code indicating the activity status of the loan, for example: active or inactive. |
| LPI Date | The due date of last paid installment (DDLPI) that had been collected for the mortgage. |
| LTV Ratio | The ratio of the current Unpaid Principal Balance (UPB) amount to the appraised value, estimated value or purchase price of the property. |
| Margin Change Rate (Low Down Payment Risk Adjustment) | The adjustment to the existing margin that occurs when a loan reaches an event driven condition, expressed as the actual change percentage value. |
| Maturity Date | The date when the loan is scheduled to be paid in full per the Mortgage Note terms. |
| Maximum Amortization Term | The maximum number of months over which an extendable mortgage may be amortized. |
| MERS ID | The unique universal loan number that is permanently assigned to a loan in MERS (Mortgage Electronic Registration System). |

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| MI Certificate Number | The number assigned by the private mortgage insurance company to track a loan. |
| MI Company Name | A code indicating the private Mortgage Insurance company short/common name from whom the private mortgage insurance coverage was obtained. |
| MI Coverage Percentage | The percentage of primary mortgage insurance coverage obtained. |
| MI Premium Lender Paid Percentage | The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums. |
| Minimum Servicing Fee Rate | The minimum servicing fee, expressed as an interest rate, at which the lender is paid for servicing loans sold to Fannie Mae. |
| Mod Effective Date | The effective date the agreed modified terms are accepted. |
| Mod UPB Amount | A calculated balance term which is the unpaid principal balance of the loan after modification. |
| Mortgage Margin Rate | The rate specified in the note added to the defined index value to establish the new note rate at each interest rate adjustment date. |
| Mortgage Type | A code indicating the existence of any guaranty on the mortgage loan. |
| Negative Amortization Limit Percentage | The maximum percentage of the original principal balance allowed for negative amortization. |
| Negative Amortization Limit Resolution Type | A code indicating the method of amortizing the balance of a loan that has reached the Loan Negative Amortization Limit Percent. |
| Next Interest Rate Change Date | The next scheduled date on which a interest rate change may occur. |
| Next Interest Rate Down Cap Percentage | The stated maximum percentage that the interest rate can decrease for each rate change, prior to deduction of any servicing or guaranty fees. |
| Next Interest Rate Up Cap Percentage | The stated maximum percentage that the interest rate can increase for each rate change, prior to deduction of any servicing or guaranty fees. |
| Next P&I Change Date | The next scheduled date on which a payment change may occur. |
| Note Date | The date on the mortgage or note. |
| Open Hard Rejects Amount | Sum of servicer level principal and interest activity reported and not applied. |
| Other Fees Collected Amount | The collections which relate to any special fees such as late charges, assumption fees, or prepayment premiums that were collected from the borrower during the reporting period. |
| Outstanding Fannie Mae Interest Receivable Amount | The total Fannie Mae outstanding Interest receivable amount during the Stop Delinquency Advance Process. |
| Outstanding Fannie Mae P&I Receivable Amount | The total Fannie Mae outstanding principal and lender pass through interest receivable amount during the Stop Delinquency Advance Process. |
| Outstanding Fannie Mae Principal Receivable Amount | The total Fannie Mae outstanding principal receivable amount during the Stop Delinquency Advance Process. |
| P&I Amount | The sum of the amount applied to reduce the loan balance and the amount of interest paid in a payment, based on the contractual terms of the loan. |
| P&I Calculation Method | A code indicating the method employed to vary the payment (period installment) due on the loan while the set of payment control characteristics are in effect. |
| P&I Change Date | The effective date of the expected receivable balance under the contractual (scheduled) P&I payments on a loan for a given period. |
| P&I Change Down Cap Percentage | The maximum number of percentage points by which the principal and interest payment can increase from the previous principal and interest payment. |
| P&I Change Lookback Days | The number of days (30 per month) prior to the payment effective date for a rate change that the published index value should be effective for calculating the new interest rate. |
| P&I Change Lookback Type | A code indicating the method used to determine the preceding payment change date from which a future payment will be calculated. |
| P&I Change Percentage | The number of percentage points by which the principal and interest payment adjusts. |
| P&I Change Up Cap Percentage | The maximum number of percentage points by which the principal and interest payment can increase from the previous principal and interest payment. |
| P&I Frequency after Fixed Period | The number of months between principal and interest payment adjustments, if the principal and interest payments on the subject loan can change. |
| Pass Through Rate | The net interest rate passed through to Fannie Mae by the lender after deducting servicing and other fees from the gross mortgage coupon. |
| Pass Through Rate Calculation Method | A code indicating the method used to calculate the lender's pass through rate on the loan. |
| Payment Price Change Rate (Low Down Payment Risk Adjustment) | The rate that represents the value of a price adjustment reflecting the cost of not requiring mortgage insurance, expressed as a percent. The Low Down Payment premium is a substitute for mortgage insurance and is added to the mortgage payment for each borrower. |
| Pool Number | The unique identifier of the collateral group backing a Financial Instrument. |
| Principal Draft Amount | The principal amount to be drafted or reimbursed for a given loan activity period. |
| Principal Remittance Amount | The dollar amount of principal reported by the servicer on the loan activity report, during a reporting period. |
| Processing Date | The date on which the transaction is processed by the source system. |
| Product Label Type | A code indicating the general classification of the loan used for displaying loans in the User Interface. |
| Projected Interest Rate | Note Rate effective as of the Rate Change Date. |
| Projected P&I Amount | Payment Amount as of the Payment Change Date. |
| Projected P&I Change Date | Date when the payment needs to be projected based on the lookback days. |
| Projected Pass Through Rate | Lender Pass Through Rate effective as of the Rate Change Date. |
| Reclassification Date | The date on which the delinquent loan was reclassified and removed from the mortgage backed security (MBS). |
| Reclassification Effective Date | The effective date on which the loan is acquired by the guarantor from security as cash loan. |
| Recourse Description | A code indicating the primary recourse structure at acquisition for loan default, such as pool policy, or indemnification. |
| Recourse Responsible Party | An identifier that represents the party responsible for recourse. |
| Reject Reason | The error message text providing additional information associated with the Loan Activity Report exception. |
| Remittance Type | Identifies the contractual method used to calculate the funds that are due from the servicer to Fannie Mae. |
| Reported Effective Date | The Tran 83 effective date as reported by Servicer. |
| Reported Interest Rate | The Trans 83 note rate as reported by Servicer. |
| Reported PassThrough Rate | The Trans 83 pass through rate as reported by Servicer. |
| Reversal Indicator | An indicator identifying the Reversal for LAR (Loan Activity Report) payment transactions and loan delinquency modifications that have been reversed or cancelled (causing reversal). |
| Scheduled UPB Amount | The dollar amount of the current Unpaid Principal Balance of the loan amortized through the month following the current reporting period, without consideration of Fannie Mae's acquired percentage (unfactored), and excluding any principal forbearance amount. |
| Servicer Loan Number | A unique identifier assigned to the loan by the servicer. |
| Servicer Name | The name of the contractually responsible servicer of a mortgage or pool of mortgages that is included in a subservicing arrangement. |
| Servicer Number | A unique number assigned to the servicer by Fannie Mae. |
| Shortage/Surplus Amount | The balance of receivable/payable from the servicer/borrower booked to "Shortage or Surplus" accounts for the Fannie Mae and Trust books. |
| Snapshot Date | It represents the calendar date that was in effect when this reporting data was processed. |
| Soft Reject Indicator | An indicator identifying whether a transaction soft rejected. |
| Step Interest Rate | The borrower interest rate change effective from the next Step Month of the most recent non-trial (excluding Home Saver Advance - HSA mod) or trial-success loan modification program. |
| Step P&I Amount | The principal and interest payment amount associated with a given interest rate step number. |
| Step P&I Change Date | The effective date of an interest rate change for a Step Rate loan. |
| Stop Advance Adjusted Start Date | A dynamic Loan Stop Advance Start Date that adjusts as a loan's LPI date changes. |



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| Stop Advance Expiration Date | The last day of the loan activity period through which Fannie Mae suspends drafting of delinquency advances from servicers. |
| Stop Advance Period Delinquent Count | The number (usually 4) of delinquent periods prior to entering Stop Delinquency Advance process. |
| Stop Advance Start Date | The first day of the draft month that Fannie Mae will stop drafting delinquency advances from servicers. |
| Stop Advance Status | A status indicating that an eligible S/S remittance type mortgage loan is in the Stop Delinquency Advance Process. |
| Submission Date | The date on which a loan's cash adjustment transaction is submitted. |
| Submitter Comments | Comments entered by Fannie Mae Operations Analyst. |
| Time Reporting Factor | Multiplier used in calculations where a number must be factored by the calculation period type divided by the number of basis days in the period. |
| Total Interest Delinquency Advance Amount | The total scheduled lender pass through interest amount that a servicer has advanced for delinquent periods. |
| Total P&I Amount | The sum of principal, unscheduled principal, and interest reported to Fannie Mae during a loan activity reporting period. |
| Total P&I Draft Amount | The sum of principal, unscheduled principal, and interest to be drafted or reimbursed by Fannie Mae during a reporting period. |
| Total P&I Transaction Applied Amount | Sum of servicer level principal and interest activity reported and applied. |
| Total Principal Delinquency Advance Amount | The total scheduled principal amount that a servicer has advanced for delinquent periods. |
| Transaction Due Date | Represents the latest date when LAR 83 transaction must be reported by servicer. |
| Transaction History Category | A code indicating the occurrence of business significance which results in change, deletion or creation of data |
| Transaction Status | Description of scheduled and unscheduled payment/note rate change status. |
| Transaction Submission Source | A code indicating the source used for submitting the transaction. |
| Unscheduled Principal Amount | The unscheduled principal activity reported during a given loan activity reporting period. |
| Unscheduled Principal Draft Amount | The unscheduled principal amount to be drafted for a given loan activity period. |
| UPB Forgiveness Amount | An amount by which the Unpaid Principal Balance (UPB) owed on a mortgage by a borrower is reduced based on a formal agreement between the lender and the borrower. |