


# Fannie Mae and EDI Code Conversions

**March 2015**

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## Document Revisions

Date	Change
07/11/03	Modifications were made to the Fannie Mae and EDI Code Conversions Integration Guide as a result of Fannie Mae introducing a new version of the Residential Loan Data (1003) file – Version 3.2 – to support collection of data required for the 2004 HMDA reporting and the USA Patriot Act, as well as to support future DO <sup>□</sup> /DU <sup>□</sup> enhancements. Fannie Mae will
07/11/03	<ul style="list-style-type: none"> <li>• EDI Code 1109 Race or Ethnicity Code reserved for v3.0 1003 file format.</li> <li>• Created new EDI Code 1108 to support the new Ethnicity designations for v3.2 1003 file format.</li> <li>• Created new EDI Code 1107 to support the new Race Designations for v3.2 1003 file format</li> <li>• Created new Fannie Mae code, Property Documentation Obtained, to capture type of appraisal/fieldwork the lender obtained for v3.2 1003 file format.</li> <li>• Created new EDI Code 2010 for Community Lending Products for v3.2 file format.</li> <li>• Modified EDI Code 1079 Contact Method Code to add Code Value I = Internet as option for 'Application Taken By'.</li> <li>• Modified EDI Code 1093 Mortgage Applied for (Real Estate Loan Type Code) to add 04 = USDA / Rural Housing Service.</li> <li>• Change to EDI Code 522 Amount Qualifier Code: Modified Fannie Mae Codes for Total Type adding TRD = Resubordinated Property Liens and HMB = HELOC Maximum Balance for v3.2 1003 file format.</li> <li>• Modified Fannie Mae Subject Property Type Codes by adding 09 = Detached Condo and 10 = Manufactured home/condo/PUD/coop for v3.2 1003 file format.</li> <li>• Modified EDI Code 1103 Loan Documentation Types adding code s 'D' through 'R'.</li> </ul>
07/11/03	Removed the Error Codes Section from the COD Guide and Created a new Fannie Mae Error Codes
08/07/03	EDI code 1103 Loan Documentation Type (1103) had two 'R' values and two "F" values. Please note the following update to the code: S = One paystub and VVOE, T= One paystub and one W-2 and VVOE or one yr 1049, U = No Income, No Employment and No Assets on 1003.
09/12/03	<ul style="list-style-type: none"> <li>• Changed code values for descriptions from numeric to alphabetic for EDI code 1109 Race or Ethnicity Code (v3.0 1003 file format).</li> <li>• Changed the description for the code value HMB from HELOC Maximum Balance to Undrawn HELOC Amount, for EDI Code 522 Amount Qualifier Code.</li> <li>• Removed code value and description, 08 = No co-applicant, from EDI Code Race Code</li> <li>• Removed code value and description, 05 = No co-applicant, from EDI Code Ethnicity</li> <li>• Added an EDI Code 1069 to support the HMDA requirement to include Gender of the borrower. This new code is for the 3.2 format only.</li> </ul>
3/02/04	DU 5.4 changes: Asset type (06C-030), Income Type (05I-030)
30/2/04	Updated Section of the Act Options for Government Loans
4/14/04	Changed Property Type "Planned Urban Development (PUD)" to "Planned Unit Development"
11/21/05	Added new Project Classification Codes required for delivery beginning November 1, 2005. <b>09 = P Condo; 10 = Q Condo; 11 = R Condo; 12 = S Condo; 13 = T Condo; 14 = U Condo.</b>

05/01/06	<p>The following changes are effective per the Q3 2006 DU 5.6 Release :</p> <ul style="list-style-type: none"> <li>- Added new 'Property Documentation Obtained Codes' 132, 133, 134, 135, 136, 137, and 138 ;</li> <li>- Removed 'Property Documentation Obtained Codes' 105, 107, and 109.</li> <li>- Removed 'Project Classification Code' 06 for PUD III.</li> </ul> <p><b>Important Note</b> : These code changes may be made in advance of the DU 5.6 release without causing DU errors or influence to underwriting recommendations. For Customer DU partners, if this value is used in the CDU guidelines, please coordinate any change with the DU 5.6 release date (to be announced).</p>
07/13/06	Valid "Underwriting Findings Results Status Code" section was updated. Values 30 and 31 were changes to correctly reflect that they are not valid underwriting result status codes.
11/12/08	Updated valid DU Underwriting recommendation codes.
1/28/09	Removed old conduit underwriting codes : RFC = Residential Funding Corp. S&P = Standard and Poor's CHL= Countrywide
1/28/09	Removed S&P rating agency service provider code
1/28/09	Removed Service Provider Type section as it was only relevant to TBI
1/28/09	Removed 1109 Race or Ethnicity Code (v3.0 1003 file format) I = American Indian or Alaska Native A = Asian or Pacific Islander O = White (Non-Hispanic) N = Black (Non-Hispanic) H = Hispanic E = Other Ethnicity F = Information Not Provided
1/28/09	Removed 1068 Gender Code (v3.0 1003 file format) F = Female M = Male U = Unknown

6/12/09	<p>Updated EDI codes for FHFA and FHA</p> <p>Down Payment Type Code New EDI Data Elements 1083: H0 = FHA – Gift – Source N/A H1 = FHA – Gift – Source Relative H3 = FHA – Gift – Source Government Assistance H6 = FHA – Gift – Source Employer H4 = FHA – Gift – Source Nonprofit/Religious/Community – Seller Funded H5 = FHA – Gift – Source Nonprofit/Religious/Community – Non-Seller Funded</p> <p>Type of Refinance: H = HOPE for Homeowners R = Prior FHA</p> <p>FHA Section of the Act: 257 = HOPE for Homeowners</p> <p>First Time Homebuyer Counsel Type (was Credit Report Score Type) : “ (Blank) = N/A A = Not Counseled D = HUD Approved Counseling Agency</p>
1/4/10	<p>Updated EDI Code descriptions for 1079 Contact Method Code M and I as options for field 10B-</p> <p>020 “This application was taken by”:</p> <ul style="list-style-type: none"> <li>• EDI Code M description changed from “Mail” to “Mail or Fax”</li> <li>• EDI Code I description changed from “Internet” to “Internet or E-Mail”</li> </ul>
2/12/10	<p>Updated Project Classification Type Created new EDI codes: 15 = V Condo 16 = G, not in a project or development 17 = T PUD 18 = T CO-OP Removed EDI codes: 01 = A/III Condo 02 = B/II Condo 03 = C/I Condo</p> <p>Updated Community Lending Product and created a new EDI code: 06 = HFA Affordable Advantage</p>

7/11/14	<p>Updated 255 Amount Qualifier Code - Total Type  Created New EDI Codes:  SCA = IPCs: Excess Financing Concessions or Sales Concessions Amount  Removed EDI Codes:  1P = Total Monthly Income Not Including Net Rental Income, Total Monthly Income  TMH = Total Present Housing Expense  TLA = Subtotal Liquid Assets Not Including Gift  TNL = Subtotal Non-Liquid Assets  TRD = Resubordinated Property Liens</p> <p>1186 Type of Income Code  Created New EDI Codes:  CG = Capital Gains  EA = Employment Related Assets  FI = Foreign Income  RP = Royalty Payment  SE = Seasonal Income  TL = Temporary Leave  TI = Tip Income  Removed EDI Codes:  TC = Trailing Co-borrower Income</p> <p>Updated 2010 Community Lending Products  Created New EDI Codes:  06 = HFA Preferred Risk Sharing*  07 = HFA Preferred  Removed EDI Codes:  06 = HFA Affordable Advantage*  *Relabeled 06 from HFA Affordable Advantage to HFA Preferred Risk Sharing</p> <p>Updated MI Insurer Code  Created New EDI Codes:  043 = Essent Guaranty, Inc  044 = National Mortgage Insurance Company, NMI  Removed EDI Codes:  033 = Amerin Guarantee Corporation, Amerin</p> <p>Updated Project Classification Code  Created New EDI Codes:  04 = E PUD  Removed EDI Codes:  17 = T PUD  18 = T CO-OP</p> <p>Updated Underwriting Findings Results Status Code  Created New EDI Codes:  7 = Refer with Caution  Removed EDI Codes:  24 = EA-I/Eligible  25 = EA-I/Ineligible  26 = EA-II/Eligible  27 = EA-II/Ineligible  28 = EA-III/Eligible  29 = EA-III/Ineligible</p>
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3/3/2015	<p>Updated Underwriting Findings Message Severity Code Created new EDI values: 21 = Collateral Underwriter Messages 22 = CU Other</p> <p>Updated the Underwriting Findings Message Category Code Created new EDI values: 51 = CU Score 52 = CU Risk Flag 53 = CU Unavailable 54 = CU Model Errors 55 = CU Data Discrepancy 56 = CU Comps 57 = CU Adjustments 58 = CU Reconciliation 59 = CU Data Quality 60 = CU Fannie Mae Proprietary 61 = CU UC DP Basic Edit Checks 62 = CU UAD Compliance Edits 63 = CU Messages</p>
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## Foreword

The codes in this section are shared by all of the integration methods available within MORNETPlus® (Manual File Transfer and the Service Based Architecture™). Except where noted, the code tables follow this definition pattern:

### Data Element Code Value Data Element Name

Code Value = Code Explanations & Fannie Mae Descriptions

The “Code Value” column represents all possible values that the associated data field could contain. The second column is a textual definition for that specific code. The previous version of this document provided separate columns for the “EDI Code Explanation” and “Fannie Mae Description.” Since these definitions were mostly identical, they have been combined here for ease of reading. When a difference does occur, the Fannie Mae Description is *italicized*.

Within this section, codes are divided into those defined by the Electronic Data Interchange (EDI) standards committee and those that have been defined for specific Fannie Mae use. The EDI codes are compliant with ANSI X12 EDI Standards Version 3062 Dated June 1, 1997.

## EDI Codes

### 98 Entity Identifier Code

02 = Loan Broker  
LM = Lending Institution  
9K = Key Person  
MH = Mortgage Insurer

### 522 Amount Qualifier Code

#### Expense Type:

DR = Alimony  
DT = Child Support  
DV = Separate Maintenance Payment  
DZ = Job Related Expense  
EE = *Other Expense Type*

#### Total Type:

HMB = Undrawn HELOC Amount  
SCA = IPCs: Excess Financing Concessions or Sales Concessions Amount

### **569 Account/Asset Type (Account Number Qualifier)**

06	=	Bond
F7	=	Bridge Loan
F1	=	Cash Deposit on Sales Contract
COH	=	Cash On Hand
01	=	Certificate of Deposit (Time Dep)
03	=	Checking Account
F2	=	Gift
GE	=	Gift of Equity
F3	=	Money Market Fund
F4	=	Mutual Funds
NE	=	Net Equity - Sale of Real Estate
F8	=	Net Worth of Business Owned
M1	=	Other Asset Type "Other Non-Liquid Asset"
OL	=	Other Liquid Asset
08	=	Retirement Funds
SG	=	Savings Account
F5	=	Secured Borrowed Funds
05	=	Stock
11	=	Trust Funds

### **963 Tax Type Code**

CT	=	County Tax
MP	=	Municipal Tax
SP	=	State/Provincial Tax
TX	=	All Taxes (Total of all applicable)

### **1066 Citizen Status Code**

01	=	U.S. Citizen
03	=	Permanent Resident-Alien
05	=	Non-Permanent Resident-Alien

### **1067 Marital Status Code**

M	=	Married
S	=	Separated
U	=	Unmarried (Single, Divorced or Widowed)

### **1069 Gender Code (v3.2 1003 file format)**

F	=	Female
M	=	Male
I	=	Information not provided by applicant in mail, internet or telephone application
N	=	Not applicable

### **1070 Property Will Be (Type of Residence Code)**

1	=	Primary Residence
2	=	Secondary Residence
D	=	Investment Property

### **1071 Housing Payment Type Code (General Expense Qualifier)**

25	=	Rent
26	=	First Mortgage P & I
22	=	Other Financing P & I
01	=	Hazard Insurance
14	=	Real Estate Taxes
02	=	Mortgage Insurance
06	=	Homeowner Association Dues
23	=	Other

### **1074 Type of Property (Type of Real Estate Asset)**

14	=	Single Family
04	=	Condominium
16	=	Townhouse
13	=	Co-Operative
15	=	Two-to-Four-Unit Property
18	=	Multifamily (More than 4 units)
08	=	Manufactured/Mobile Home
02	=	Commercial - Non-Residential
F1	=	Mixed Use - Residential
05	=	Farm
03	=	Home & Business Combined
07	=	Land

### **1075 Status of Plans for Real Estate Asset**

- S = Already Sold, *Sold*
- H = Will Remain or Become Primary or Additional Residence, *Retained*
- P = Pending Sale
- R = Rental Being Held for Income, *Rental*

### **1078 Own/Rent/Living Rent Free (Property Ownership Rights)**

- X = Living Rent Free
- R = Rent
- O = Own

### **1079 Contact Method Code**

- F = Face-to-Face
- I = Internet or E-Mail
- M = Mail or Fax
- T = Telephone

### **1081 Loan Purpose Code**

- 04 = Construct Home, *Construction*
- 05 = Refinance
- 13 = Construct New Home and Convert to Permanent, *Construction-Permanent*
- 15 = Other Loan Purpose, *Other*
- 16 = Purchase - Purpose Unidentified, *Purchase*

### **1082 Purpose of Refinance Code (Use of proceeds)**

- F1 = No Cash-Out
- 01 = Cash, *Cash-Out/Other*
- 04 = Home Improvement, *Cash-Out/Home Improvement*
- 11 = Debt Consolidation Refinance, *Cash-Out/Debt Consolidation*
- 13 = Limited Cash-Out

### 1083 Type of Down payment Code

F	=	Checking/Savings
F <sup>1</sup>	=	Deposit on Sales Contract
F <sup>2</sup>	=	Equity on Sold Property
F <sup>0</sup>	=	Equity from Pending Sale
04	=	Cash-Gift, <i>Gift Funds</i>
F5	=	Stocks & Bonds
10	=	Lot Equity
09	=	Bridge Loan
01	=	Cash-Borrowed, <i>Unsecured Borrowed Funds</i>
F6	=	Trust Funds
F7	=	Retirement Funds
11	=	Rent with Option to Purchase
F8	=	Life Insurance Cash Value
14	=	Sale of Chattel
07	=	Trade Equity
06	=	Sweat Equity
02	=	Cash on Hand
13	=	Other Type of Down Payment
28	=	Secured Borrowed Funds
H0	=	FHA – Gift – Source N/A
H1	=	FHA – Gift – Source Relative
H3	=	FHA – Gift – Source Government Assistance
H6	=	FHA – Gift – Source Employer
H4	=	FHA – Gift – Source Nonprofit/Religious/Community – Seller Funded
H5	=	FHA – Gift – Source Nonprofit/Religious/Community – Non-Seller Funded

### 1085 Amortization Type (Loan Payment Type Code)

01	=	Adjustable Payment Based on Index, <i>Adjustable Rate</i>
04	=	Growing Equity Mortgage (GEM)
05	=	Fixed Rate
06	=	Graduated Payment Mortgage (GPM)
13	=	Other Loan Payment Type

### 1087 Repayment Type Code

N	=	Fully Amortizing (No Negative Amortization), <i>Fully</i>
F1	=	Scheduled Amortization
F2	=	Interest Only
P	=	Possible Negative Amortization

S = Scheduled Negative Amortization

### **1093 Mortgage Applied For (Real Estate Loan Type Code)**

01 = Conventional  
02 = Veterans Administration  
03 = Federal Housing Administration  
04 = USDA / Rural Housing Service  
07 = Other Real Estate Loan, *Other*

### **1101 Lien Type Code (Lien Priority Code)**

1 = First Mortgage  
2 = Second Mortgage  
F = Other Mortgage

### **1103 Loan Documentation Type Code**

A = Alternative (Non-traditional documentation used to determine the creditworthiness of a borrower), *Alternative*  
F = Full  
R = Reduced  
B = Streamlined refinance  
C = No documentation  
D = No Ratio  
E = Limited Documentation  
U = No Income, No Employment and No Assets on 1003  
G = No Income and No Assets on 1003  
H = No Assets on 1003  
I = No Income and No Employment on 1003  
J = No Income on 1003  
K = No Verification of Stated Income, Employment or Assets  
L = No Verification of Stated Income or Assets  
M = No Verification of Stated Assets  
N = No Verification of Stated Income or Employment  
O = No Verification of Stated Income  
P = Verbal Verification of Employment  
Q = One paystub  
S = One paystub and VVOE  
T = One paystub and one W-2 and VVOE or one yr 1049



**1107 Race Code (v3.2 1003 file format)**

- 1 = American Indian or Alaska Native
- 2 = Asian
- 3 = Black or African American
- 4 = Native Hawaiian or Other Pacific Islander
- 5 = White
- 6 = Information not provided by applicant in mail, internet, or telephone
- 7 = Not applicable

**1108 Ethnicity (v3.2 1003 file format)**

- 1 = Hispanic or Latino
- 2 = Not Hispanic or Latino
- 3 = Information not provided by applicant in mail, internet or telephone
- 4 = Not Applicable

## 1186 Type of Income Code

F1	=	Military Base Pay
02	=	Military Clothes Allowance
F5	=	Military Combat Pay
F2	=	Military Flight Pay
F3	=	Military Hazard Pay
F4	=	Military Overseas Pay
03	=	Military Prop Pay
04	=	Military Quarters Allowance
07	=	Military Rations Allowance
F6	=	Military Variable Housing Allowance
F7	=	Alimony/Child Support Income
M2	=	Automobile/Expense Account Income
20	=	Base Employment Income
BI	=	Boarder Income
08	=	Bonuses
CG	=	Capital Gains*
10	=	Commissions
17	=	Dividends/Interest
EA	=	Employment Related Assets*
FI	=	Foreign Income*
M3	=	Foster Care
MC	=	Mortgage Credit Certificate (MCC)
33	=	Net Rental Income
F8	=	Notes Receivable/Installment
45	=	Other Type of Income, <i>Other Income</i>
09	=	Overtime
41	=	Pension/Retirement Income
30	=	Real Estate, <i>Mortgage Differential</i>
RP	=	Royalty Payment*
SE	=	Seasonal Income*
42	=	Social Security /Disability Income
SI	=	Subject Property Net Cash Flow
TL	=	Temporary Leave*
TI	=	Tip Income*
TC	=	Trailing Co-borrower Income
F9	=	Trust Income
M1	=	Unemployment/Public Assistance

\*New income values are only supported by DU and should not be sent for FHA or VA loans.



### **1187 How Title Held (Type of Account)**

- 01 = Sole (Individual)
- 25 = Joint With Spouse
- 26 = Joint With Other Than Spouse

### **1189 Liability Type (Type of Credit Account)**

- I = Installment Loan
- O = Open, 30 Day Charge Account
- R = Revolving Charge, *Revolving Charge Account*
- C = Credit Line, *Home Equity Line of Credit*
- M = Mortgage
- F = Lease Payments
- N = Liens
- A = Taxes
- Z = Other Liability

### **1321 Declaration Type Code (Condition Indicator)**

- 91 = Outstanding Judgments
- 92 = Declared Bankruptcy in past 7 years
- 93 = Foreclosure or deed in lieu in past 7 years, *Direct/Indirect Foreclosed Property in the past 7 years*
- 94 = Party to Lawsuit
- 95 = Obligated on a loan foreclosed, or deed in lieu of judgment
- 96 = Delinquency or Default
- 97 = Obligated to pay alimony, child support or maintenance, *Alimony Child Support*
- 98 = Part of down payment borrowed, *Borrowed Down Payment*
- 99 = Co-Maker or Endorser on a note

### **1496 Property Description Qualifier**

- F1 = Other
- 02 = Metes and Bounds

### **2010 Community Lending Products**

- 04 = MyCommunityMortgage
- 06 = HFA Preferred Risk Sharing
- 07 = HFA Preferred

## Fannie Mae Codes

### ***Application Status***

- 100 = Casefile received by DO, but physical file not received by
- 102 = Both DO and physical casefiles received by lender
- 103 = Casefile has been withdrawn or canceled

### ***Casefile Status***

- 000 = If you do not wish to update the status codes, *No Operation*
- 99 = Casefile Imported, *Imported*
- 100 = Casefile in process, *In Processing*
- 200 = Underwriting has received the Casefile for review, *Underwriting*
- 201 = Underwriting has reviewed and approved the Casefile without conditions, *Underwriting*
- 202 = Underwriting has reviewed and approved the case with conditions, *Underwriting Approved with Conditions*
- 203 = Underwriting has suspended the Casefile pending further information, *Underwriting*
- 204 = Underwriting has reviewed and denied the Casefile, *Underwriting Referred*
- 205 = Underwriting Denied
- 207 = Streamlined - Approved
- 208 = Streamlined - Referred
- 209 = Streamlined - Referred for Complete Submission
- 210 = Streamlined – Requested
- 300 = Closing Approved, No Closing Date Scheduled
- 301 = Closing Approved with Pending Conditions, No Closing Date Scheduled
- 302 = Closing Approved, Closing Date Scheduled
- 303 = Closing Approved with Pending Conditions, Closing Date Scheduled
- 304 = Closing Funded by Lender
- 400 = Post Closing with Conditions
- 401 = Post Closing- Conditions Cleared

### ***Conduit Underwriting Service Providers***

The information provided below is to be used as input to the second column of the SBA\_IDENTIFICATION\_SET and the first column of the CONDUIT\_INFO set when providing conduit underwriting service provider identification information.

- DU = Desktop Underwriter

## ***Credit Report Merge Type***

### 3 File Merge Report

01 = EQUIFAX, EXPERIAN, and TransUnion data merge

### 1 File Report

02 = EQUIFAX

03 = EXPERIAN

04 = TransUnion

### 2 File Merge Report

05 = EQUIFAX/EXPERIAN

06 = EQUIFAX/TransUnion

07 = EXPERIAN/TransUnion

## ***First Time Homebuyer Counsel Type***

"" = (Blank) = N/A

A = Not Counseled

D = HUD Approved Counseling Agency

## ***Credit Service Providers***

For a complete list of credit information providers, please reference the **Credit Provider Name and Code Update Information** spreadsheet from the following link:

<https://www.fanniemae.com/singlefamily/credit-information-providers>

The information provided on this Web page is to be used as input for the second column of the SBA\_IDENTIFICATION set when providing credit service provider identification information.

## ***Fannie Mae Generic ARM Plans***

NGAM = FM GENERIC, NEGATIVE AMORTIZATION

GEN06 = FM GENERIC, 6 MONTH

GEN1A = FM GENERIC, 1 YR, 1% ANNUAL CAP

GEN1B = FM GENERIC, 1 YR, 2% ANNUAL CAP

GEN3 = FM GENERIC, 3 YR

GEN5 = FM GENERIC, 5 YR

GEN7 = FM GENERIC, 7 YR

GEN10 = FM GENERIC, 10 YR

The complete list of [Fannie Mae ARM Plans](#) can be found on the [Technology Integration page](#) on FannieMae.com.

## ***Index Terms***

0	=	Daily
1	=	Monthly
2	=	3-Months
3	=	6-months
4	=	12-Months
5	=	24-Months
6	=	36-Months
7	=	60-Months
8	=	120-Months
9	=	30-Yr. Fixed Rate
10	=	15-Yr. Fixed Rate

## ***Index Type***

0	=	Weekly Average CMT
1	=	Monthly Average CMT
2	=	Weekly Average TAAI
3	=	Weekly Average TAABD
4	=	Weekly Average SMTI
5	=	Daily CD Rate
6	=	Weekly Average CD Rate
7	=	Weekly Ave Prime Rate
8	=	T-Bill Daily Value
9	=	11th District COF
10	=	National Monthly Median Cost of Funds
11	=	Wall Street Journal LIBOR
12	=	Fannie Mae LIBOR
13	=	Freddie Mac LIBOR
14	=	National Average Contract Rate (FHLBB)
15	=	Federal Cost of Funds
16	=	Fannie Mae 60-Day Required Net Yield
17	=	Freddie Mac 60-Day Required Net Yield

### ***MI Insurer Code***

001	=	GE Mortgage Insurance Corporation, <i>GE</i>
006	=	Mortgage Guarantee Insurance Corporation, <i>MGIC</i>
011	=	PMI Mortgage Insurance Company, <i>PMI</i>
012	=	United Guarantee Residential Insurance Company, <i>UG</i>
013	=	Republic Mortgage Insurance Company, <i>RMIC</i>
017	=	Radian Guaranty Incorporated
024	=	Triad Guarantee Residential Insurance Company, <i>Triad</i>
038	=	CMG Mortgage Insurance Co., an affiliate of PMI (credit unions only), <i>CMG</i>
043	=	Essent Guaranty
044	=	National Mortgage Insurance Company

### ***Other Credit Type Code***

01	=	Cash Deposit on sales
02	=	Seller Credit
03	=	Lender Credit
04	=	Relocation Funds
05	=	Employer Assisted Housing
06	=	Lease Purchase Fund
07	=	Other
08	=	Borrower Paid Fees

### ***Owner of Existing Mortgage Code***

01	=	Fannie Mae
02	=	Freddie Mac
03	=	Seller/Other
F1	=	Unknown

### ***Payment Frequency Code***

01	=	Monthly
02	=	Bi-weekly

### ***Project Classification Code***

04	=	E PUD
05	=	F PUD
07	=	1 CO-OP
08	=	2 CO-OP
09	=	P Condo
10	=	Q Condo
11	=	R Condo
12	=	S Condo
13	=	T Condo
14	=	U Condo
15	=	V Condo
16	=	G, not in a project or development

### ***Property Documentation Obtained Code***

102	=	No appraisal/inspection obtained
103	=	Form 2075 exterior inspection
104	=	Form 2055 appraisal with exterior only
110	=	Form 2095 appraisal with exterior only
114	=	Form 1025 appraisal with interior/exterior
116	=	Form 1004 appraisal with interior/exterior
120	=	Prior appraisal used for the transaction
125	=	Other
130	=	Form 26-1805, Certificate of Reasonable Value for VA
131	=	Form 26-8712, Manufactured Home Appraisal Report for VA
132	=	Form 1004C, Manufactured Home Appraisal Report with interior/exterior inspection
133	=	Form 1073 condominium appraisal with interior/exterior inspection
134	=	Form 1075 condominium appraisal with exterior inspection
135	=	Form 2090 cooperative appraisal with interior/exterior inspection
136	=	Form 1004D appraisal updated/completion report
137	=	Form 2000 Field review one-unit
138	=	Form 2000A Field review 2-4

### ***Property Rights Code***

1	=	Fee Simple
2	=	Leasehold

## **Property Type Code**

01	=	Detached
02	=	Attached
03	=	Condominium
04	=	Planned Unit Development (PUD)
05	=	Co-Operative (Co-Op)
07	=	High Rise Condo
08	=	Manufactured Home
09	=	Detached Condo
10	=	Manufactured

## **RateLock Status Code**

1	=	Loan Floating
2	=	Lock Requested
3	=	Loan Locked
4	=	Lock Referred
5	=	Lock Expired
6	=	Lock Canceled
7	=	Lock Held by Lender

## **Score ID**

001	=	PMI Aura AQI Score
002	=	GE IQ Score
003	=	UGI Accuscore

## **Section of the Act (Government)**

The values for this data item must be entered *exactly* as they are shown below. This data item does not have numerical code values.

203(b)	Basic Program, Purchase, Refis
203(b)/251	Purchase, Refis/ARM - Veterans Status
203(k)	Purchase, Rehab
203(k)/251	Purchase, Rehab/ARM
234(c)	Condominium
234(c)/251	Condominium/ARM
257	HOPE for Homeowners

## Status Code

The Status Code indicates the status with respect to the overall process. The Status code may have the following values:

<u>StatusCode</u>		<u>StatusCodeDescription</u>
1	=	Queued (Waiting to be Processed)
2	=	In Process
3	=	Complete
4	=	Error
5	=	Lender Queued or On Hold

## Type of Refinance

1	=	Full Documentation (Conventional, FHA or VA), <i>Full Documentation</i>
2	=	Streamline with Appraisal (Conventional and FHA only), <i>Streamline with Appraisal</i>
3	=	Streamline without Appraisal (Conventional and FHA only), <i>Streamline without Appraisal</i>
4	=	Interest Rate Reduction Refinance Loan
H	=	HOPE for Homeowners
R	=	Prior FHA

## Underwriting Findings Message Category Code

1	=	Risk Assessment
2	=	Scope
3	=	Eligibility
4	=	Credit
5	=	Employment/Income
6	=	Required Funds
7	=	Appraisal
8	=	Ratios
9	=	Conditions
10	=	Data-Integrity
51	=	CU Score
52	=	CU Risk Flag
53	=	CU Unavailable
54	=	CU Model Errors
55	=	CU Data Discrepancy
56	=	CU Comps
57	=	CU Adjustments
58	=	CU Reconciliation
59	=	CU Data Quality
60	=	CU Fannie Mae Proprietary



61	=	CU UC DP Basic Edit Checks
62	=	CU UAD Compliance Edits
63	=	CU Messages
99	=	Error
100	=	Trace

### ***Underwriting Findings Message Severity Code***

1	=	Rating
2	=	Potential Red Flag
3	=	Contributing Information
4	=	Findings
5	=	Verification
7	=	Observation
10	=	Trace
11	=	Merrill Lynch
12	=	First Union
14	=	Lender Guidance for Applicant
21	=	Collateral Underwriter Messages
22	=	CU Other

### ***Underwriting Findings Results Status Code***

Codes listed are valid codes returned from DU.

1	=	Refer/Eligible
2	=	Out of Scope
3	=	Approve/Eligible
4	=	Refer/Ineligible
5	=	Unknown
6	=	Approve/Ineligible
7	=	Refer With Caution
10	=	Error
18	=	Refer W Caution/IV