

MarketPoint Best Efforts Loan File Specifications

In order to view pricing and commit through Loan Sales, you must first create an import file (bid tape). The file format must be excel (.xls) or comma-delimited (.csv). In addition, the headers/FannieMae Description, must match the details provided in the data dictionary and sample template.

Below are the import file requirements for Best Efforts executions. While the same data template will work for Mandatory, please see the Mandatory Import file specifications as the required fields may differ from Best Efforts.

Please see the "Required Fields" column to determine the data fields needed in the import file when a DU case is not provided (any record with a "Yes" will need to be provided in the import file). Optional data fields are marked "No". There several conditional fields, these requirements apply to the follow scenarios and are outlined in the Notes column:

- ARM Loans
- Service Released Loans
- Co-Borrowers

Please see the "Required if DU Casefile is Provided" column to review the data fields needed when a Desktop Underwriter® (DU®) Casefile is provided. If you provide a DU Casefile, these data attributes will be pulled directly from DU. If import data is not provided, the DU data will be utilized.

Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
Base Attributes								
1	SellerLoanIdentifier	String	15			Yes	No	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 (+, ', &, #). At this time the only reasonable values are 15 characters long.
2	SellerNumber	Number	Numeric 9	ZZZZZZZZZ		Yes	Yes	
3	LoanOriginatorType	Enumerated			Broker Correspondent Lender	Yes	Yes	
4	OriginatorPartyNumber	Number	Numeric 9	ZZZZZZZZZ		No	No	
5	AutomatedUnderwritingSystemType	Enumerated			DesktopUnderwriter LoanProspector Other	Yes	Yes	Assuming other is manually underwriting
6	AutomatedUnderwritingCaselIdentifier	String	10			No, See Notes	Yes	Required if DesktopUnderwriter
7	BorrowerIdentifier	Number	4	ZZZZ	-	No, See Notes	No, See Notes	If the AutomatedUnderwritingCaselIdentifier is not associated with the seller number in the upload file, please enter the last 4 digits of the primary borrower's SS#.



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
8	ExecutionType	Enumerated			BestEfforts Mandatory	Yes	Yes	
9	CommitmentPeriod	Number	3	ZZZ		Yes	Yes	
10	InvestorRemittanceType	Enumerated			ActualInterestActualPrincipal ScheduledInterestScheduledPrincipal	Yes	Yes	
11	ScheduledFirstPaymentDate	Date			MM/DD/YYYY	Yes	Yes	
12	NoteRatePercent	Number	Percent 2.4	ZZ.ZZZZ		Yes	No	
13	ServicingFee	Number	Percent 2.4	ZZ.ZZZZ		Yes	No	Defaulted to ".25" for Best Efforts Executions
14	LenderPaidMlInterestRateAdjustmentPercent	Number	Percent 1.2	Z.ZZ		No	No	Defaulted to "0" for Best Efforts Executions
15	ServicingType	Enumerated			Retained Released	Yes	Yes	
16	PriceLockDateTime	Date			MM/DD/YYYY	No	No	
17	ApplicationReceivedDate	Date			MM/DD/YYYY	No	No	Defaulted to Current Date if not provided
Loan Attributes								
18	LoanAmortizationType	Enumerated			Fixed AdjustableRate	Yes	No	
19	LoanAmortizationTerm	Number	Numeric 3	ZZZ		Yes	No	In Months
20	MortgageType	Enumerated			Conventional FHA USDARuralHousing VA	Yes	No	
21	LoanPurposeType	Enumerated			Purchase Refinance	Yes	No	
22	RefinanceCashOutDeterminationType	Enumerated			CashOut LimitedCashOut NoCashOut	No, See Notes	No, See Notes	Required if LoanPurposeType is Refinance
23	UPBAmount	Number	Amount 9.2	ZZZZZZZZ.ZZ		Yes	No	
24	OriginalUPBAmount	Number	Amount 9.2	ZZZZZZZZ.ZZ		Yes	No	If UPB Amount and no DU case provided, Original UPB Amount is defaulted for Best Efforts Executions. If overwriting DU values, please enter an Original UPB Amount + UPB Amount in the import file.
25	LTVRatioPercent	Number	Numeric 3	ZZZ		No	No	LTV is calculated by Fannie Mae for Best Efforts Executions {LTV = "Current Commitment Amount"/ ("Appraised Value/Purchase Price") * 100}
26	BaselTVRatioPercent	Number	Numeric 3	ZZZ		No	No	BaseLTVRatioPercent = LTVRatioPercent for an Execution Type of Best Efforts



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
27	CombinedLTVRatioPercent	Number	Numeric 3	ZZZ		No	No	CLTV is calculated by Fannie Mae for Best Efforts Executions {CLTV = ("Current Commitment Amount" + "Subordinate Financing") / ("Appraised Value/Purchase Price") *100}
28	OriginalCombinedLTVRatioPercent	Number	Numeric 3	ZZZ		No	No	OriginalCombinedLTVRatioPercent = CombinedLTVRatioPercent for an Execution Type of Best Efforts
29	InvestorFeatureIdentifier	Number	Numeric 3	ZZZ		No	No	Separated by " " no spaces. Lender should provide the SFC for special programs.
30	LoanMissionScoreNumber	Enumerated			0, 1, 2, 3	No	No	
31	LoanMaturityPeriodCount	Number	Numeric 3	ZZZ		No	No	
32	LoanProgramIdentifier	Enumerated			LoanFirstTimeHomebuyer	No	No	LoanProgramIdentifier must be populated with "LoanFirstTimeHomebuyer" when a loan qualifies as a First Time Homebuyer.
ARM Attributes								
33	InvestorProductPlanIdentifier	String	Numeric 5	ZZZZZ		No, See Notes	No, See Notes	Required if it is ARM. Must be 5 digits. For example: 04928.
34	MarginRatePercent	Number	Percent 2.4	ZZ.ZZZZ		No, See Notes	No, See Notes	Required if it is ARM
35	CurrentInterestRatePercent	Number	Percent 2.4	ZZ.ZZZZ		No, See Notes	No, See Notes	Required if it is ARM
36	InitialFixedPeriodEffectiveMonthsCount	Number	Numeric 3	ZZZ		No, See Notes	No, See Notes	Required if it is ARM
Servicing Attributes								
37	NoteDate	Date			MM/DD/YYYY	No	No	
38	ServicingExecutionPlatform	Enumerated			Relationship	No, See Notes	No, See Notes	Required if Servicing type is Released
39	ServicerNumber	Number	Numeric 9	ZZZZZZZZZ	BestExecution "9 Digit Servicer Number"	No, See Notes	No, See Notes	Required if Servicing type is Released.
40	SRPBestExExcludedServicers	Number	Numeric 9		"9 Digit Servicer Number"	No, See Notes	No, See Notes	This field supports multiple servicer numbers. Multiple servicer number are separated by a pipe " ".No spaces.
41	EscrowBalanceAmount	Number	Amount 9.2	ZZZZZZZZZ.ZZ		No, See Notes	No, See Notes	Required if Servicing type is Released
Property Attributes								



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
42	PropertyUsageType	Enumerated			Investment PrimaryResidence SecondHome	Yes	No	
43	AttachmentType	Enumerated			Attached Detached SemiDetached	No	No	
44	ProjectLegalStructureType	Enumerated			Condominium Cooperative	No	No	
45	PUDIndicator	Enumerated			True False	No	No	
46	ConstructionMethodType	Enumerated			Manufactured SiteBuilt	No	No	
47	ProjectClassificationIdentifier	Enumerated			E F G P Q R S T U V 1 2	No	No	E - Established PUD project F - New PUD project P - Limited Review—New condo project Q - Limited Review—Established condo project R - Full Review (with or without CPM)—New condo project S - Full Review (with or without CPM)—Established condo project T - Fannie Mae review through PERS—Condo project that received a Final Project Approval through PERS using the standard or streamlined process U - FHA-approved condo project V - Condo project review waived - for certain project and transaction types 1 - Full Review—Co-op project 2 - Fannie Mae Review through PERS—Co-op project Specify "G" if the property is in a subdivision or is not part of an organized development.
48	FinancedUnitCount	Number	Numeric 2	ZZ		Yes	No	
49	Unit1BedroomCount	Number	Numeric 1	Z		No	No	Indicate the total number of bedrooms for each unit. For a studio/efficiency, provide "0". For 9+ bedrooms, provide "9". Include only above-grade bedrooms for 1-unit properties. Include both above and below-grade bedrooms for 2-4 unit properties. May be repeated up to four times to allow delivery of unit data.
50	Unit2BedroomCount	Number	Numeric 1	Z		No	No	
51	Unit3BedroomCount	Number	Numeric 1	Z		No	No	
52	Unit4BedroomCount	Number	Numeric 1	Z		No	No	



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
53	PropertyDwellingUnit1EligibleRentAmount	Number	Numeric 5	ZZZZZ		No	No	Indicate for each unit (1) the current actual monthly rent, if the unit is currently rented or (2) the estimated market rent, if the unit is not currently rented. Round to the nearest dollar
54	PropertyDwellingUnit2EligibleRentAmount	Number	Numeric 5	ZZZZZ		No	No	
55	PropertyDwellingUnit3EligibleRentAmount	Number	Numeric 5	ZZZZZ		No	No	
56	PropertyDwellingUnit4EligibleRentAmount	Number	Numeric 5	ZZZZZ		No	No	
57	CensusTractIdentifier	String	11			No	No	Do not enter spaces or special characters
58	PropertyValuationAmount	Number	Numeric 9	ZZZZZZZZZ		No	No	Round down to nearest whole dollar
59	PurchasePriceAmount	Number	Numeric 9	ZZZZZZZZZ		No	No	Round down to nearest whole dollar
60	StateCode	String	2			Yes	No	
61	PostalCode	String	9			Yes	No	NNNNN or NNNNNNNNN
Borrower Attributes								
62	BorrowerCount	Number	Numeric 2	ZZ		No	No	
63	LoanLevelCreditScoreValue	Number	Numeric 3	ZZZ		Yes	No	
64	CurrentCreditScoreDate	Date			MM/DD/YYYY	No	No	
65	TotalMonthlyIncomeAmount	Number	Numeric 6	ZZZZZZ		No	No	
66	TotalMonthlyProposedHousingExpenseAmount	Number	Numeric 5	ZZZZZ		No	No	
67	TotalLiabilitiesMonthlyPaymentAmount	Number	Numeric 5	ZZZZZ		No, See Notes	No	Required if Servicing type is Released
MI Attributes								
68	MIPremiumSourceType	Enumerated			Borrower Lender	No	No	
69	MICompanyNameType	Enumerated			Essent EnactMGI C Other PMI Radian RMIC Triad UGI	No	No	



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
70	MICompanyNameTypeOtherDescription	Enumerated			ArchMI CAHLIF MDHousing MIF NMI	No	No	
71	MICoveragePercent	Number	Numeric 3	ZZZ		No	No	
72	MIPremiumFinancedAmount	Number	Amount 5.2	ZZZZZ.ZZ		No	No	
Best Efforts Attributes								
73	AddressLineText	String	100			Yes	No	
74	CityName	String	50			Yes	No	
75	BestEffortsPropertyType	Enumerated			Detached Attached Condo PUD COOP Other HighRiseCondo ManufacturedHousing DetachedCondo ManufacturedHomeCondoPUDCOOP ManufacturedHomeMHAdvantage	Yes	No	
76	LoanAge	Number	Numeric 3	ZZZ		No	No	
77	PurchasePrice/AppraisedValue	Number	Numeric 9	ZZZZZZZZZ		Yes	No	PurchasePrice/AppraisedValue must be greater than 0. Otherwise, leave the field blank.
78	SubordinateFinancing	Number	Amount 9.2	ZZZZZZZZZ.ZZ		Yes	No	
79	Borrower1First Name	String	30			Yes	No	Required if there is Borrower 1
80	Borrower1Middle Initial	String	30			No	No	
81	Borrower1Last Name	String	35			Yes	No	Required if there is Borrower 1
82	Borrower1Suffix Name	String	4			No	No	
83	Borrower1SSN	Number	Numeric 4	ZZZZ		Yes	No	Required if there is Borrower 1. Last 4 Digits
84	Borrower1AddressLineText	String	100			No	No	
85	Borrower1CityName	String	50			No	No	
86	Borrower1StateCode	String	2			No	No	
87	Borrower1PostalCode	String	9			No	No	



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
88	Borrower1CensusTractIdentifier	String	11			No	No	Do not enter spaces or special characters
89	Borrower2First Name	String	30			No, See Notes	No	Required if there is Borrower 2
90	Borrower2Middle Initial	String	30			No	No	
91	Borrower2Last Name	String	35			No, See Notes	No	Required if there is Borrower 2
92	Borrower2Suffix Name	String	4			No	No	
93	Borrower2SSN	Number	Numeric 4	ZZZZ		No, See Notes	No	Required if there is Borrower 2. Last 4 Digits
94	Borrower2AddressLineText	String	100			No	No	
95	Borrower2CityName	String	50			No	No	
96	Borrower2StateCode	String	2			No	No	
97	Borrower2PostalCode	String	9			No	No	NNNNN or NNNNNNNNNN (no dash)
98	Borrower2CensusTractIdentifier	String	11			No	No	Do not enter spaces or special characters
99	Borrower3First Name	String	30			No, See Notes	No	Required if there is Borrower 3
100	Borrower3Middle Initial	String	30			No	No	
101	Borrower3Last Name	String	35			No, See Notes	No	Required if there is Borrower 3
102	Borrower3Suffix Name	String	4			No	No	
103	Borrower3SSN	Number	Numeric 4	ZZZZ		No, See Notes	No	Required if there is Borrower 3. Last 4 Digits
104	Borrower3AddressLineText	String	100			No	No	
105	Borrower3CityName	String	50			No	No	
106	Borrower3StateCode	String	2			No	No	
107	Borrower3PostalCode	String	9			No	No	NNNNN or NNNNNNNNNN (no dash)
108	Borrower3CensusTractIdentifier	String	11			No	No	Do not enter spaces or special characters
109	Borrower4First Name	String	30			No, See Notes	No	Required if there is Borrower 4
110	Borrower4Middle Initial	String	30			No	No	
111	Borrower4Last Name	String	35			No, See Notes	No	Required if there is Borrower 4
112	Borrower4Suffix Name	String	4			No	No	
113	Borrower4SSN	Number	Numeric 4	ZZZZ		No, See Notes	No	Required if there is Borrower 4. Last 4 Digits
114	Borrower4AddressLineText	String	100			No	No	
115	Borrower4CityName	String	50			No	No	



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
116	Borrower4StateCode	String	2			No	No	
117	Borrower4PostalCode	String	9			No	No	NNNNN or NNNNNNNNN (no dash)
118	Borrower4CensusTractIdentifier	String	11			No	No	Do not enter spaces or special characters

Change Tracking Log

The information in the table below summarizes major changes only and may not represent a comprehensive description of all changes made to the MarketPoint Best Efforts Loan File Specification document. In addition, the information below is provided as a convenience only.

Summary of Changes Beginning 9/28/24	
Date	Changes Made
09/28/24	<ul style="list-style-type: none"> Added new attributes to the Best Effort Loan File Specification.
3/22/24	<ul style="list-style-type: none"> Update Original UPB Amount (Field 24) to Required when a DU case is not provided.
04/01/26	<ul style="list-style-type: none"> Added the attribute SRPBestExExcludedServicers (Effective May 2026).
04/17/26	<ul style="list-style-type: none"> Added Notes clarifying BorrowerIdentification is required when a DU Case is not associated with the seller. Clarified that PurchasePrice/AppraisedValue cannot be 0 and should be left blank when not applicable. Added 'Enact' and removed 'Genworth' from MICompanyNameType. Clarified InvestorProductPlanIdentifier format with an example.