

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

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	ZZZZZZZZ		Yes	Yes	
3	LoanOriginatorType	Enumerated			Broker Correspondent Lender	Yes	Yes	
4	OriginatorPartyNumber	Number	Numeric 9	ZZZZZZZZ		No	No	
5	AutomatedUnderwritingSystemType	Enumerated			DesktopUnderwriter LoanProspector Other	Yes	Yes	Assuming Other is manually underwriting
6	AutomatedUnderwritingCaseIdentifier	String	10			No	Yes	Required if DesktopUnderwriter



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
7	BorrowerIdentifier	Number	4	ZZZZ		No, See Notes	No, See Notes	If the DU Case is not associated with the seller number in the upload file, please enter the last 4 digits of the primary borrower's SS#.
8	ExecutionType	Enumerated			Best Efforts 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	Yes	
14	LenderPaidMIIInterestRateAdjustmentPercent	Number	Percent 1.2	Z.ZZ		No, See Notes	No, See Notes	Required if MIPremiumSourceType is Lender
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	Current UPB
24	OriginalUPBAmount	Number	Amount 9.2	ZZZZZZZZ.ZZ		Yes	No	
25	LTVRatioPercent	Number	Numeric 3	ZZZ		Yes	No	Current LTV
26	BaseLTVRatioPercent	Number	Numeric 3	ZZZ		Yes	Yes	
27	CombinedLTVRatioPercent	Number	Numeric 3	ZZZ		Yes	No	
28	OriginalCombinedLTVRatioPercent	Number	Numeric 3	ZZZ		Yes	Yes	
29	InvestorFeatureIdentifier	Number	Numeric 3	ZZZ		No	No	Separated by " " no spaces. Lender should provide the SFC for special programs.



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
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	Yes	Yes	
38	ServicingExecutionPlatform	Enumerated			Relationship	No, See Notes	No, See Notes	Required if ServicingType is Released
39	ServicerNumber	Number	Numeric 9	ZZZZZZZZ	BestExecution "9 Digit Servicer Number"	No, See Notes	No, See Notes	Required if ServicingExecutionPlatform is Relationship
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	ZZZZZZZZ.ZZ		No, See Notes	No, See Notes	Required if ServicingType is Released
Property Attributes								
42	PropertyUsageType	Enumerated			Investment PrimaryResidence SecondHome	Yes	No	
43	AttachmentType	Enumerated			Attached Detached SemiDetached	No, See Notes	No	Required if ServicingType is Released
44	ProjectLegalStructureType	Enumerated			Condominium Cooperative	No	No	
45	PUDIndicator	Enumerated			True False	No, See Notes	No	Required if ServicingType is Released



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
46	ConstructionMethodType	Enumerated			Manufactured SiteBuilt	No, See Notes	No	Required if ServicingType is Released
47	ProjectClassificationIdentifier	Enumerated			E F G P Q R S T U V 1 2	Yes	Yes	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	
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					Do not enter spaces or special characters
58	PropertyValuationAmount	Number	Numeric 9	ZZZZZZZZ		No	No	Round down to nearest whole dollar
59	PurchasePriceAmount	Number	Numeric 9	ZZZZZZZZ		No	No	Round down to nearest whole dollar



Field Number	Fannie Mae Description	Field Format			Allowable Values	Required Fields		Notes
		Datatype	Max Length	Data Format		Required	Required if DU Casefile is Provided	
60	StateCode	String	2			Yes	No	
61	PostalCode	String	9			Yes	No	NNNNN or NNNNNNNNN
Borrower Attributes								
62	BorrowerCount	Number	Numeric 2	ZZ		Yes	Yes	
63	LoanLevelCreditScoreValue	Number	3	ZZZ		Yes	No	
64	CurrentCreditScoreDate	Date			MM/DD/YYYY	No	No	
65	TotalMonthlyIncomeAmount	Number	Numeric 6	ZZZZZZ		Yes	Yes	
66	TotalMonthlyProposedHousingExpenseAmount	Number	Numeric 5	ZZZZZ		Yes	Yes	
67	TotalLiabilitiesMonthlyPaymentAmount	Number	Numeric 5	ZZZZZ		No, See Notes	No	Required if Servicing type is Released
MI Attributes								
68	MIPremiumSourceType	Enumerated			Borrower Lender	No, See Notes	No, See Notes	Required if MI
69	MICompanyNameType	Enumerated			MIF NMI Essent MGIC ArchMI Radian Enact UGI Other	No, See Notes	No, See Notes	Required if MIPremiumSourceType is Lender or Borrower.
70	MICoveragePercent	Number	Numeric 3	ZZZ		No	No	
71	MIPremiumFinancedAmount	Number	Amount 5.2	ZZZZZ.ZZ		No	No	
Best Efforts Attributes								
72	AddressLineText	String	100			No	No	
73	CityName	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	
74	BestEffortsPropertyType	Enumerated			Detached Attached Condo PUD COOP Other HighRiseCondo ManufacturedHousing DetachedCondo ManufacturedHomeCondoPUDCOOP ManufacturedHomeMHAdvantage	No	No	
75	LoanAge	Number	Numeric 3	ZZZ		No	No	
76	PurchasePrice/AppraisedValue	Number	Numeric 9	ZZZZZZZZZ		No	No	PurchasePrice/AppraisedValue must be greater than 0. Otherwise, leave the field blank.
77	SubordinateFinancing	Number	Amount 9.2	ZZZZZZZZ.ZZ		No	No	
78	Borrower1FirstName	String	30			No	No	
79	Borrower1MiddleInitial	String	30			No	No	
80	Borrower1LastName	String	35			No	No	
81	Borrower1SuffixName	String	4			No	No	
82	Borrower1SSN	Number	Numeric 4	ZZZZ		No	No	Last 4 Digits
83	Borrower1AddressLineText	String	100			No	No	
84	Borrower1CityName	String	50			No	No	
85	Borrower1StateCode	String	2			No	No	
86	Borrower1PostalCode	String	9			No	No	NNNNN or NNNNNNNNN (no dash)
87	Borrower1CensusTractIdentifier	String	11			No	No	Do not enter spaces or special characters
88	Borrower2FirstName	String	30			No	No	
89	Borrower2MiddleInitial	String	30			No	No	
90	Borrower2LastName	String	35			No	No	
91	Borrower2SuffixName	String	4			No	No	
92	Borrower2SSN	Number	Numeric 4	ZZZZ		No	No	Last 4 Digits
93	Borrower2AddressLineText	String	100			No	No	
94	Borrower2CityName	String	50			No	No	
95	Borrower2StateCode	String	2			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	
96	Borrower2PostalCode	String	9			No	No	NNNNN or NNNNNNNNNN (no dash)
97	Borrower2CensusTractIdentifier	String	11			No	No	Do not enter spaces or special characters
98	Borrower3FirstName	String	30			No	No	
99	Borrower3MiddleInitial	String	30			No	No	
100	Borrower3LastName	String	35			No	No	
101	Borrower3SuffixName	String	4			No	No	
102	Borrower3SSN	Number	Numeric 4	ZZZZ		No	No	Last 4 Digits
103	Borrower3AddressLineText	String	100			No	No	
104	Borrower3CityName	String	50			No	No	
105	Borrower3StateCode	String	2			No	No	
106	Borrower3PostalCode	String	9			No	No	NNNNN or NNNNNNNNNN (no dash)
107	Borrower3CensusTractIdentifier	String	11			No	No	Do not enter spaces or special characters
108	Borrower4FirstName	String	30			No	No	
109	Borrower4MiddleInitial	String	30			No	No	
110	Borrower4LastName	String	35			No	No	
111	Borrower4SuffixName	String	4			No	No	
112	Borrower4SSN	Number	Numeric 4	ZZZZ		No	No	Last 4 Digits
113	Borrower4AddressLineText	String	100			No	No	
114	Borrower4CityName	String	50			No	No	
115	Borrower4StateCode	String	2			No	No	
116	Borrower4PostalCode	String	9			No	No	NNNNN or NNNNNNNNNN (no dash)
117	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 Mandatory Loan File Specification.
3/22/25	<ul style="list-style-type: none">Updated UPB Amount and Original UPB Amount to Required when a DU case is not provided (Fields 23 and 24). UPB Amount and Original UPB Amount are not required when a DU Case is 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.
6/6/26	<ul style="list-style-type: none">Removed MICompanyNameTypeOtherDescription, updated MICompanyNameType allowable values to MIF, NMI, Essent, MGIC, ArchMI, Radian, Enact, UGI, and Other.