



# Fannie Mae

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## Fannie Mae Implementation Guide for Loan Delivery Data

### Appendix A: Fannie Mae XML Data Reference ULDD Phase 5 Document Version 5.0.1

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January 30, 2024

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**The Fannie Mae Implementation Guide for Loan Delivery Data**

**Overview:** Fannie Mae provides a loan delivery file interface via the Loan Delivery application to provide customers an efficient means to import their loans. In July 2012, under the direction of the Federal Housing Finance Agency (FHFA), Freddie Mac and Fannie Mae (the GSEs) implemented a unified set of loan delivery data requirements that integrated each GSE’s loan delivery processes and business policies. The result was joint development of the Uniform Loan Delivery Data (ULDD) specification, which is based on the Mortgage Industry Standards Maintenance Organization (MISMO) Version 3.0 (v3.0) Reference Model, an eXtensible Markup Language (XML) schema file.

**Purpose:** This updated version of *Appendix A: Phase 5 Fannie Mae XML Data Reference*, was originally published on September 23, 2023. Updates include:

- Revisions to several existing ULDD data points
  - Improved Implementation Notes
  - Conditionality updates
  - New data points and enumerations to support Business Critical needs
  - Cleanup of no longer used data points and enumerations

Lenders and technology solution providers should begin reviewing these data requirements to assess what changes will need to be implemented, in preparation for Phase 5.0.1 and updates into their existing working versions of these documents that were created from previously published materials; reference the Sort ID column to assist in reconciling any of those changes.

**Timeline:** Relevant information regarding the timeline for implementation, as well as when the data may be required for delivery, is available on the FannieMae.com ULDD page (ULDD Phase 5.0.1 Specification Release Notes)

**Implementation Tips:**

- For a complete listing of the ULDD Phase 5 data requirements (including implementation notes), refer to the *Complete ULDD tab 5.0.1-6* tab
- The data point revisions are noted on the Revision History-3 tab.

**Appendix D Contents**

- 1-Front Cover
- 2-Read Me
- 3-Revision Summary
- 4-Tab Descriptions
- 5-Column Descriptions
- 6-Phase 5.0.1 Complete – all Phase updates, complete ULDD view
- 7-Phase 5.0.1 Originally introduced September 2023 (5.0.1 - Updated Imp and Man Dates for Business Critical data requirements)
- 8-Enumerations
- 9-Cardinality

**Document Version and Revision History**

Date	Version #	Description
		1. Updated the FNM Implementations Notes for data point: Sort ID 39 - FNMCondominiumProjectManagerProjectIdentifier Sort ID 42 - ProjectClassificationIdentifier Sort ID 43 - ProjectDesignType Sort ID 45 - ProjectDwellingUnitCount Sort ID 46 - ProjectDwellingUnitsSoldCount Sort ID 154 - ClosingCostSourceType Sort ID 173 - DownPaymentSourceType Sort ID 225 - AssumabilityIndicator Sort ID 249 - LoanLevelCreditScoreMethodType Sort ID 251 - LoanLevelCreditScoreValue Sort ID 287 - BorrowerReservesMonthlyPaymentCount Sort ID 393 - LoanCommentText Sort ID 590 - CreditScoreValue Sort ID 596 - BankruptcyIndicator
		2. Updated the FNM Supported Enumerations and FNM Implementation Notes for data point: Sort ID 2 - AboutVersionIdentifier Sort ID 63 - PropertyEstateType Sort ID 90 - PropertyValuationMethodTypeOtherDescription Sort ID 376 -InvestorCollateralProgramIdentifier Sort ID 413 - MICompanyNameType Sort ID 414 - MICompanyNameTypeOtherDescription Sort ID 583 - CreditRepositorySourceType
		3. Updated the FNM Supported Enumerations for data point: Sort ID 250 - LoanLevelCreditScoreSelectionMethodTypeOtherDescription Sort ID 426 - MIPremiumSourceType
		4. Updated the FNM Conditionality Details and FNM Implementation Notes for data point: Sort ID 77 - BedroomCount Sort ID 208 - HMDARateSpreadPercent
		5. Updated the FNM Conditionality Details for data point: Sort ID 398.1 - WarehouseLenderIndicator
January 30, 2024	5.0.1	

**Document Version and Revision History**

Date	Version #	Description
		6. Added data points: Sort ID 13 - AddressUnitIdentifier Sort ID 49.1 - FNMCondominiumProjectManagerCertificationIdentifier Sort ID 49.2 - FNMCondominiumProjectManagerPhaseIdentifier Sort ID 90.1 - DeedRestrictionTermMonthsCount Sort ID 157 - OtherFundsCollectedAtClosingAmount Sort ID 158 - OtherFundsCollectedAtClosingType Sort ID 159 - OtherFundsCollectedAtClosingTypeOtherDescription Sort ID 251.1 - CreditScoreCategoryVersionType Sort ID 251.2 - CreditScoreImpairmentType Sort ID 251.3 - LoanLevelCreditScoreSelectionMethodType Sort ID 251.4 - LoanLevelCreditScoreSelectionMethodTypeOtherDescription Sort ID 251.5 - LoanLevelCreditScore Value Sort ID 384 - LenderTargetFundingDate Sort ID 392 - ServicingTransferEffectiveDate Sort ID 398.2 - RemoteOnlineNotarizationIndicator Sort ID 398.3 - WireInstructionReferenceIdentifier Sort ID 408.1 - MERSRegistrationStatusType Sort ID 408.2 - MERSRegistrationStatusTypeOtherDescription Sort ID 427 - MIPremiumSourceTypeOtherDescription Sort ID 430.1 - MIInterestRateAdjustmentPercent Sort ID 430.2 - MIPremiumPlanType Sort ID 553 - AddressUnitIdentifier Sort ID 584 - CreditRepositorySourceTypeOterDescription Sort ID 590.1 - CreditScoreCategoryVersionType Sort ID 590.2 - CreditReportIdentifier Sort ID 598.1 - IntentToOccupyType Sort ID 686.1 - GovernmentBondFinanceIndicator
		7. Removed data points: Sort ID 64 - PropertyEstateTypeOtherDescription Sort ID 411 - LenderPaidMIInterestRateAdjustmentPercent Sort ID 608 - GenderType Sort ID 609 - HMDAEthnicityType Sort ID 610 - HMDARaceType

**Document Version and Revision History**

Date	Version #	Description
		1. Updated the FNM Implementations Notes for data point: Sort ID 39 - FNMCondominiumProjectManagerProjectIdentifier Sort ID 42 - ProjectClassificationIdentifier Sort ID 43 - ProjectDesignType Sort ID 45 - ProjectDwellingUnitCount Sort ID 46 - ProjectDwellingUnitsSoldCount Sort ID 154 - ClosingCostSourceType Sort ID 173 - DownPaymentSourceType Sort ID 225 - AssumabilityIndicator Sort ID 249 - LoanLevelCreditScoreMethodType Sort ID 251 - LoanLevelCreditScoreValue Sort ID 287 - BorrowerReservesMonthlyPaymentCount Sort ID 393 - LoanCommentText Sort ID 590 - CreditScoreValue Sort ID 596 - BankruptcyIndicator
		2. Updated the FNM Supported Enumerations and FNM Implementation Notes for data point: Sort ID 2 - AboutVersionIdentifier Sort ID 63 - PropertyEstateType Sort ID 90 - PropertyValuationMethodTypeOtherDescription Sort ID 376 -InvestorCollateralProgramIdentifier Sort ID 413 - MICompanyNameType Sort ID 414 - MICompanyNameTypeOtherDescription Sort ID 583 - CreditRepositorySourceType
		3. Updated the FNM Supported Enumerations for data point: Sort ID 250 - LoanLevelCreditScoreSelectionMethodTypeOtherDescription Sort ID 426 - MIPremiumSourceType
		4. Updated the FNM Conditionality Details and FNM Implementation Notes for data point: Sort ID 77 - BedroomCount Sort ID 208 - HMDARateSpreadPercent
		5. Updated the FNM Conditionality Details for data point: Sort ID 398.1 - WarehouseLenderIndicator

September 12, 2023

5.0.0

**Document Version and Revision History**

Date	Version #	Description
		6. Added data points: Sort ID 13 - AddressUnitIdentifier Sort ID 49.1 - FNMCondominiumProjectManagerCertificationIdentifier Sort ID 49.2 - FNMCondominiumProjectManagerPhaseIdentifier Sort ID 90.1 - DeedRestrictionTermMonthsCount Sort ID 157 - OtherFundsCollectedAtClosingAmount Sort ID 158 - OtherFundsCollectedAtClosingType Sort ID 159 - OtherFundsCollectedAtClosingTypeOtherDescription Sort ID 251.1 - CreditScoreCategoryVersionType Sort ID 251.2 - CreditScoreImpairmentType Sort ID 251.3 - LoanLevelCreditScoreSelectionMethodType Sort ID 251.4 - LoanLevelCreditScoreSelectionMethodTypeOtherDescription Sort ID 251.5 - LoanLevelCreditScore Value Sort ID 384 - LenderTargetFundingDate Sort ID 392 - ServicingTransferEffectiveDate Sort ID 398.2 - RemoteOnlineNotarizationIndicator Sort ID 398.3 - WireInstructionReferenceIdentifier Sort ID 408.1 - MERSRegistrationStatusType Sort ID 408.2 - MERSRegistrationStatusTypeOtherDescription Sort ID 427 - MIPremiumSourceTypeOtherDescription Sort ID 430.1 - MIInterestRateAdjustmentPercent Sort ID 430.2 - MIPremiumPlanType Sort ID 553 - AddressUnitIdentifier Sort ID 584 - CreditRepositorySourceTypeOterDescription Sort ID 590.1 - CreditScoreCategoryVersionType Sort ID 590.2 - CreditReportIdentifier Sort ID 598.1 - IntentToOccupyType Sort ID 686.1 - GovernmentBondFinanceIndicator
		7. Removed data points: Sort ID 64 - PropertyEstateTypeOtherDescription Sort ID 411 - LenderPaidMIInterestRateAdjustmentPercent Sort ID 608 - GenderType Sort ID 609 - HMDAEthnicityType Sort ID 610 - HMDARaceType

**Document Version and Revision History**

Date	Version #	Description
December 14, 2021	4a.0.1	1. Updated the FNM Implementations Notes for data point: Sort ID 78 - PropertyDwellingUnitEligibleRentAmount Sort ID 85 - PropertyValuationFormType Sort ID 259 - LoanModificationEffectiveDate Sort ID 287 - BorrowerReservesMonthlyPaymentCount Sort ID 385 - LoanAcquisitionScheduledUPAmount Sort ID 412 - MICertificateIdentifier Sort ID 429 - PrimaryMIAbsenceReasonType Sort ID 438 - AggregateLoanCurtailmentAmount Sort ID 510 - LoanRoleType Sort ID 511 - CurrentHELOCMaximumBalanceAmount Sort ID 512 - HELOCBalanceAmount Sort ID 513 - HELOCIndicator Sort ID 513.1 - LoanAffordableIndicator Sort ID 514 - LoanStateDate Sort ID 516 - UPBAmount Sort ID 517 - LienPriorityType Sort ID 576 - CounselingConfirmationType Sort ID 577 - CounselingConfirmationTypeOtherDescription Sort ID 578 - CounselingFormatType Sort ID 579 - CounselingFormatTypeOtherDescription Sort ID 600 - EmploymentBorrowerSelfEmployedIndicator Sort ID 635 - LoanOriginatorType
		2. Updated the FNM Supported Enumerations for data point: Sort ID 85 - PropertyValuationFormType Sort ID 414 - MICompanyNameTypeOtherDescription
		3. Updated the FNM Conditionality Details for data point: Sort ID 78 - PropertyDwellingUnitEligibleRentAmount Sort ID 576 - CounselingConfirmationType Sort ID 578 - CounselingFormatType
		1. Updated the FNM Conditionality Details for data point: Sort ID 77 - BedroomCount Sort ID 78 - PropertyDwellingUnitEligibleRentAmount Sort ID 208 - HMDARateSpreadPercent

**Document Version and Revision History**

Date	Version #	Description
June 8, 2021	3.0.12	2. Updated the FIRM implementations notes for data point: Sort ID 67 - PropertyStructureBuiltYear Sort ID 77 - BedroomCount Sort ID 78 - PropertyDwellingUnitEligibleRentAmount Sort ID 83 - PropertyValuationAmount Sort ID 89 - PropertyValuationMethodType Sort ID 111 - IndexSourceTypeOtherDescription Sort ID 198 - SectionOfActType Sort ID 208 - HMDARateSpreadPercent Sort ID 221 - RelatedInvestorLoanIdentifier Sort ID 222 - RelatedLoanInvestorType Sort ID 293 - RefinanceCashOutAmount Sort ID 311 - PriceLockDatetime Sort ID 313 - LienPriorityType Sort ID 325 - AutomatedUnderwritingRecommendationDescription Sort ID 332.1 - AdjustmentRuleType Sort ID 332.2 - PerChangeRateAdjustmentFrequencyMonthsCount Sort ID 333 - LoanAmortizationType Sort ID 335 - InterestCalculationType Sort ID 337 - BalloonIndicator Sort ID 337.1 - InitialFixedPeriodEffectiveMonthsCount Sort ID 337.2 - InterestOnlyIndicator Sort ID 338 - LoanStateDate Sort ID 339 - LoanStateType Sort ID 340 - LoanMaturityDate Sort ID 342 - PaymentFrequencyType Sort ID 344 - ScheduledFirstPaymentDate Sort ID 345 - LienPriorityType Sort ID 347 - MortgageType Sort ID 349 - NoteAmount Sort ID 350 - NoteDate Sort ID 351 - NoteRatePercent Sort ID 365 - EscrowItemTypeOtherDescription Sort ID 429 - PrimaryMIAbsenceReasonType Sort ID 451 - RefinanceProgramIdentifier Sort ID 555 - CountryCode



Document Version and Revision History		
Date	Version #	Description
		3. Updated the FNM Supported Enumerations for data point: Sort ID 111 - IndexSourceTypeOtherDescription Sort ID 138 - LoanAmortizationType Sort ID 162 - ConstructionLoanType Sort ID 198 - SectionOfActType Sort ID 313 - LienPriorityType Sort ID 325 - AutomatedUnderwritingRecommendationDescription Sort ID 333 - LoanAmortizationType Sort ID 345 - LienPriorityType Sort ID 364 - EscrowItemType Sort ID 365 - EscrowItemTypeOterDescription Sort ID 451 - RefinanceProgramIdentifier Sort ID 662 - PoolAmortizationType
December 1, 2020	3.0.11	1. Updated the FNM Enumerations and FNM Implementation Notes for data point: Sort ID 111 - IndexSourceTypeOtherDescription
April 21, 2020	3.0.10	1. Updated the FNM Enumerations and FNM Implementations Notes for data point: Sort ID 111 - IndexSourceTypeOtherDescription 2. Updated the Implementation Notes for data points: Sort ID 224 - ApplicationReceivedDate Sort ID 596 - BankruptcyIndicator Sort ID 597 - BorrowerFirstTimeHomebuyerIndicator Sort ID 598 - CitizenshipResidencyType
July 1, 2019	3.0.9	1. Updated the FNM Implementation Notes for data points: Sort ID 67 - PropertyStructureBuiltYear Sort ID 599 - LoanForeclosureOrJudgmentIndicator
		1. Updated the ULDDS Conditionality for data points: Sort ID 67 - PropertyStructureBuiltYear 2. Updated the FNM Conditionality for data points: Sort ID 67 - PropertyStructureBuiltYear Sort ID 194 - BorrowerPaidDiscountPointsTotalAmount 3. Updated the FNM Conditionality Details for data points: Sort ID 67 - PropertyStructureBuiltYear Sort ID 151 - ClosingCostContributionAmount Sort ID 172 - DownPaymentAmount Sort ID 175 - DownPaymentType Sort ID 194 - BorrowerPaidDiscountPointsTotalAmount Sort ID 599 - LoanForeclosureOrJudgmentIndicator

### Document Version and Revision History

Date	Version #	Description
May 14, 2019	3.0.8	4. Updated the FNM Implementation Notes for data points: Sort ID 67 - PropertyStructureBuiltYear Sort ID 151 - ClosingCostContributionAmount Sort ID 152 - ClosingCostFundsType Sort ID 153 - ClosingCostFundsTypeOtherDescription Sort ID 154 - ClosingCostSourceType Sort ID 155 - ClosingCostSourceTypeOtherDescription Sort ID 172 - DownPaymentAmount Sort ID 173 - DownPaymentSourceType Sort ID 174 - DownPaymentSourceTypeOtherDescription Sort ID 175 - DownPaymentType Sort ID 194 - BorrowerPaidDiscountPointsTotalAmount Sort ID 599 - LoanForeclosureOrJudgmentIndicator
		1. Updated the FNM Conditionality Details (for loans modified pre-acquisition) for data points: Sort ID 332.1 - AdjustmentRuleType Sort ID 332.2 - PerChangeRateAdjustmentFrequencyMonthsCount Sort ID 337.1 - InitialFixedPeriodEffectiveMonthsCount
		2. Updated the FNM Conditionality Details and Implementation Notes for data points: Sort ID 247 - CreditScoreImpairmentType Sort ID 429 - PrimaryMIAbsenceReasonType Sort ID 576 - CounselingConfirmationType Sort ID 578 - CounselingFormatType
		3. Updated the FNM Format for data points: Sort ID 403 - ServicerLoanIdentifier

**Document Version and Revision History**

Date	Version #	Description
November 20, 2018	3.0.7	4. Updated the Implementation Notes for data points: Sort ID 24 - SpecialFloodHazardAreaIndicator Sort ID 42 - ProjectClassificationIdentifier Sort ID 50 - AttachmentType Sort ID 65 - PropertyFloodInsuranceIndicator Sort ID 84 - PropertyValuationEffectiveDate Sort ID 172 - DownPaymentAmount Sort ID 173 - DownPaymentSourceType Sort ID 195 - PurchasePriceAmount Sort ID 251 - LoanLevelCreditScoreValue Sort ID 272 - ScheduledFirstPaymentDate Sort ID 290 - TotalLiabilitiesMonthlyPaymentAmount Sort ID 292 - TotalMonthlyProposedHousingExpenseAmount Sort ID 312 - DisclosedIndexRatePercent Sort ID 401 - MERS_MINIdentifier Sort ID 413 - MICompanyNameType Sort ID 414 - MICompanyNameTypeOtherDescription Sort ID 440 - LastPaidInstallmentDueDate Sort ID 451 - RefinanceProgramIdentifier Sort ID 506 - ScheduledFirstPaymentDate Sort ID 577 - CounselingConfirmationTypeOtherDescription Sort ID 579 - CounselingFormatTypeOtherDescription Sort ID 590 - CreditScoreValue Sort ID 620 - PartyRoleIdentifier (Document Custodian/loan level) Sort ID 650.1 - PartyRoleIdentifier (Warehouse Lender) Sort ID 652 - PartyRoleIdentifier (Document Custodian/pool level)
		1. Updated the FNM Conditionality Details (examples of Fannie Mae Servicing Released solutions) for data points: Sort ID 363 - EscrowBalanceAmount Sort ID 366 - EscrowMonthlyPaymentAmount 2. Updated the FNM Conditionality Details and Implementation Notes for data points: Sort ID 221 - RelatedInvestorLoanIdentifier Sort ID 222 - RelatedLoanInvestorType

**Document Version and Revision History**

Date	Version #	Description
July 10, 2018	3.0.6	3. Updated the Implementation Notes for data points: Sort ID 41 - ProjectAttachmentType Sort ID 83 - PropertyValuationAmount Sort ID 91 - CombinedLTVRatioPercent Sort ID 92 - HomeEquityCombinedLTVRatioPercent Sort ID 172 - DownPaymentAmount Sort ID 173 - DownPaymentSourceType Sort ID 175 - DownPaymentType Sort ID 195 - PurchasePriceAmount Sort ID 233 - ENoteIndicator Sort ID 249 - LoanLevelCreditScoreSelectionMethodType Sort ID 254 - BaseLTVRatioPercent Sort ID 255 - LTVRatioPercent Sort ID 291 - TotalMonthlyIncomeAmount Sort ID 292 - TotalMonthlyProposedHousingExpenseAmount Sort ID 354 - ConvertibleStatusType Sort ID 376 - InvestorCollateralProgramIdentifier Sort ID 400.1 - InvestorLoanIdentifier Sort ID 429 - PrimaryMIAbsenceReasonType Sort ID 451 - RefinanceProgramIdentifier Sort ID 573 - BorrowerQualifyingIncomeAmount Sort ID 608.2 - HMDAGenderRefusalIndicator Sort ID 609.5 - HMDAEthnicityRefusalIndicator Sort ID 610.2 - HMDARaceRefusalIndicator Sort ID 641.6 - TaxpayerIdentifierValue (for Homeowners Association) Sort ID 683 - PoolStructureType 4. Updated the Implementation Notes and FNM Supported Enumerations for data points: Sort ID 364 - EscrowItemType Sort ID 365 - EscrowItemTypeOtherDescription
March 9, 2018	3.0.5	Updated the FNM Conditionality for Sort ID 643 - PartyRoleType (Payee). Updated the Implementation Notes for Sort ID 642 - PartyRoleIdentifier (Payee)
January 30, 2018	3.0.4	Updated the FNM Data Point Mandate Date from "May 2019" to 5/20/2019 and added Cumulative Updates tab
		1. Updated the FNM Conditionality Details and Implementation Notes for data points: Sort ID 608.1 - HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator Sort ID 608.2 - HMDAGenderRefusalIndicator Sort ID 608.3 - HMDAGenderType Sort ID 609.1 - HMDAEthnicityType Sort ID 609.4 - HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator Sort ID 609.5 - HMDAEthnicityRefusalIndicator Sort ID 610.1 - HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator Sort ID 610.2 - HMDARaceRefusalIndicator Sort ID 610.5 - HMDARaceType Sort ID 641.3 - PartyRoleType (Other)

Document Version and Revision History		
Date	Version #	Description
November 2017	3.0.3	2. Updated the FNM Implementation Notes for data points: Sort ID 608 - GenderType Sort ID 609 - HMDAEthnicityType Sort ID 609.2 - HMDAEthnicityOriginType Sort ID 609.3 - HMDAEthnicityOriginTypeOtherDescription Sort ID 610 - HMDARaceType Sort ID 610.3 - HMDARaceDesignationType Sort ID 610.6 - HMDARaceTypeAdditionalDescription Sort ID 610.21 - HMDARaceDesignationOtherAsianDescription Sort ID 610.22 - HMDARaceDesignationOtherPacificIslanderDescription Sort ID 627 - PartyRoleIdentifier (for PartyRoleType = "LoanOriginationCompany") Sort ID 634 - PartyRoleIdentifier (for PartyRoleType = "LoanOriginator") Sort ID 641.4 - PartyRoleTypeOtherDescription (HomeownersAssociation) Sort ID 641.6 - TaxpayerIdentifierValue (for HomeownersAssociation)
		3. Updated the Container Cardinality for HMDA Race and HMDA Ethnicity
		4. Updated the Conditionality, Implementation Notes, Enumerations, Format and Cardinality for data points converting from Optional to Conditionally Required: Sort ID 151 - ClosingCostContributionAmount Sort ID 152 - ClosingCostFundsType Sort ID 153 - ClosingCostFundsTypeOtherDescription Sort ID 154 - ClosingCostSourceType Sort ID 155 - ClosingCostSourceTypeOtherDescription Sort ID 172 - DownPaymentAmount Sort ID 173 - DownPaymentSourceType Sort ID 174 - DownPaymentSourceTypeOtherDescription Sort ID 175 - DownPaymentType Sort ID 176 - DownPaymentTypeOtherDescription Sort ID 247 - CreditScoreImpairmentType Sort ID 249 - LoanLevelCreditScoreSelectionMethodType Sort ID 250 - LoanLevelCreditScoreSelectionMethodTypeOtherDescription Sort ID 354 - ConvertibleStatusType Sort ID 403 - ServicerLoanIdentifier Sort ID 451 - RefinanceProgramIdentifier
		1. Added New data points: Sort ID 610.21 - HMDARaceDesignationOtherAsianDescription Sort ID 610.22 - HMDARaceDesignationOtherPacificIslanderDescription

**Document Version and Revision History**

Date	Version #	Description
June 20, 2017	3.0.2	<p>2. Updated FNM Revision Effective Date  Sort ID 403.1 - LoanIdentifier  Sort ID 403.2 - LoanIdentifierType  Sort ID 608.1 - HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator  Sort ID 608.2 - HMDAGenderRefusalIndicator  Sort ID 608.3 - HMDAGenderType  Sort ID 609.1 - HMDAEthnicityType  Sort ID 609.2 - HMDAEthnicityOriginType  Sort ID 609.3 - HMDAEthnicityOriginTypeOtherDescription  Sort ID 609.4 - HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator  Sort ID 609.5 - HMDAEthnicityRefusalIndicator  Sort ID 610.1 - HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator  Sort ID 610.2 - HMDARaceRefusalIndicator  Sort ID 610.3 - HMDARaceDesignationType  Sort ID 610.5 - HMDARaceType  Sort ID 610.6 - HMDARaceTypeAdditionalDescription+C3</p> <p>3. Updated the FNM Conditionality Details for data points:  Sort ID 608.2 - HMDAGenderRefusalIndicator  Sort ID 608.3 - HMDAGenderType  Sort ID 609.1 - HMDAEthnicityType  Sort ID 609.5 - HMDAEthnicityRefusalIndicator  Sort ID 610.2 - HMDARaceRefusalIndicator  Sort ID 610.5 - HMDARaceType</p> <p>4. Updated the FNM Implementation Notes for data points:  Sort ID 116 - FloorRatePercent  Sort ID 400.1 - InvestorLoanIdentifier</p> <p>5. Updated the FNM Supported Enumerations for data points:  Sort ID 610.3 - HMDARaceDesignationType</p> <p>6. Updated to Optional and Removed data points:  Sort ID 610.4 - HMDARaceDesignationTypeOtherDescription</p>
March 28, 2017	3.0.1	<p>7. Updated the Cardinality [as reflected in Cardinality - 9 Tab] for data points:  [container: HMDA_ETHNICITY]  Sort ID 609.1 - HMDAEthnicityType  [container: HMDA_ETHNICITY_ORIGIN]  Sort ID 609.2 - HMDAEthnicityOriginType  Sort ID 609.3 - HMDAEthnicityOriginTypeOtherDescription  [container: HMDA_RACE_DESIGNATION]  Sort ID 610.21 - HMDARaceDesignationOtherAsianDescription  Sort ID 610.22 - HMDARaceDesignationOtherPacificIslanderDescription  Sort ID 610.3 - HMDARaceDesignationType  [container: HMDA_RACE_DETAIL]  Sort ID 610.5 - HMDARaceType  Sort ID 610.6 - HMDARaceTypeAdditionalDescription</p>

**Document Version and Revision History**

Date	Version #	Description
		1. Added New data points: Sort ID 86 - PropertyValuationFormTypeOtherDescription (Optional for Fannie Mae, CI for ULDDS) Sort ID 258.1 - BiweeklyComparableMonthlyMaturityDate (Optional for Fannie Mae, CI for ULDDS) 2. Updated the FNM Conditionality Details for data points: Sort ID 363 - EscrowBalanceAmount Sort ID 366 - EscrowMonthlyPaymentAmount Sort ID 513.1 - LoanAffordableIndicator Sort ID 609.3 - HMDAEthnicityOriginTypeOtherDescription Sort ID 610.4 - HMDARaceDesignationTypeOtherDescription Sort ID 650.2 - PartyRoleType
December 13, 2016	3.0.0	2. Updated the FNM Implementation Notes for data points: Sort ID 251 - LoanLevelCreditScoreValue 1. Added New data points: Sort ID 233 - ENoteIndicator Sort ID 363 - EscrowBalanceAmount Sort ID 364 - EscrowItemType Sort ID 365 - EscrowItemTypeOtherDescription Sort ID 366 - EscrowMonthlyPaymentAmount Sort ID 398.1 - WarehouseLenderIndicator Sort ID 400.1 - InvestorLoanIdentifier Sort ID 403.1 - LoanIdentifier Sort ID 403.2 - LoanIdentifierType Sort ID 513.1 - LoanAffordableIndicator Sort ID 608.1 - HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator Sort ID 608.2 - HMDAGenderRefusalIndicator Sort ID 608.3 - HMDAGenderType Sort ID 609.1 - HMDAEthnicityType Sort ID 609.2 - HMDAEthnicityOriginType Sort ID 609.3 - HMDAEthnicityOriginTypeOtherDescription Sort ID 609.4 - HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator Sort ID 609.5 - HMDAEthnicityRefusalIndicator Sort ID 610.1 - HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator Sort ID 610.2 - HMDARaceRefusalIndicator Sort ID 610.3 - HMDARaceDesignationType Sort ID 610.4 - HMDARaceDesignationTypeOtherDescription Sort ID 610.5 - HMDARaceType Sort ID 610.6 - HMDARaceTypeAdditionalDescription Sort ID 641.3 - PartyRoleType Sort ID 641.4 - PartyRoleTypeOtherDescription Sort ID 641.5 - TaxpayerIdentifierType Sort ID 641.6 - TaxpayerIdentifierValue Sort ID 650.1 - PartyRoleIdentifier Sort ID 650.2 - PartyRoleType

**Document Version and Revision History**

Date	Version #	Description
		2. Updated the MISMO Definition for data point: Sort ID 1 - MISMOReferenceModelIdentifier 3. Updated the ULDDS Conditionality for data point: Sort ID 322 - AutomatedUnderwritingCaseIdentifier = changed ULDD Conditionality from CR to CI 4. Updated the FNM Conditionality for data point: Sort ID 322 - AutomatedUnderwritingCaseIdentifier = changed FNM Conditionality from CR to R 5. Updated the FNM Conditionality Details for existing data points: Sort ID 116 - FloorRatePercent Sort ID 322 - AutomatedUnderwritingCaseIdentifier 6. Updated the FNM Implementation Notes for data points: Sort ID 85 - PropertyValuationFormType Sort ID 116 - FloorRatePercent Sort ID 322 - AutomatedUnderwritingCaseIdentifier Sort ID 411 - LenderPaidMIInterestRateAdjustmentPercent Sort ID 580 - CreditReportIdentifier 7. Updated the FNM Supported Enumerations for data points: Sort ID 2 - AboutVersionIdentifier Sort ID 85 - PropertyValuationFormType Sort ID 413 - MICompanyNameType Sort ID 414 - MICompanyNameTypeOtherDescription Sort ID 451 - RefinanceProgramIdentifier
March 1, 2016	2.0.5	8. Updated FNM Format for data point: Sort ID 400.1 - InvestorLoanIdentifier = modified FNM Format to String 10 from ULDDS Format String 30 1. Updated the FNM Conditionality Details for data points: Sort ID 77 - BedroomCount Sort ID 78 - PropertyDwellingUnitEligibleRentAmount Sort ID 82 - AppraisalIdentifier Sort ID 85 - PropertyValuationFormType Sort ID 513 - HELOCIndicator Sort ID 514 - LoanStateDate Sort ID 517 - LienPriorityType Sort ID 519 - MortgageType Sort ID 528 - PartyRoleType Sort ID 537 - PartyRoleType 2. Updated the Enumerations for data point: Sort ID 89 - PropertyValuationMethodType
March 31, 2015	2.0.4	3. Updated the FNM Implementation Notes for data point: Sort ID 18 - StateCode Sort ID 24 - SpecialFloodHazardAreaIndicator Sort ID 89 - PropertyValuationMethodType Sort ID 238 - LoanAffordableIndicator Sort ID 292 - TotalProposedHousingExpenseAmount Sort ID 560 - StateCode Sort ID 627 - PartyRoleIdentifier



**Document Version and Revision History**

Date	Version #	Description
		1. Updated the FNM Conditionality Details for data points: Sort ID 394 - BalloonResetIndicator Sort ID 510 - LoanRoleType Sort ID 513 - HELOCIndicator Sort ID 514 - LoanStateDate Sort ID 515 - LoanStateType Sort ID 516 - UPBAmount Sort ID 517 - LienPriorityType Sort ID 519 - MortgageType Sort ID 528 - PartyRoleType Sort ID 537 - PartyRoleType 2. Updated the FNM Format for data point: Sort ID 221 - RelatedInvestorLoanIdentifier
September 23, 2014	2.0.3	3. Updated the FNM Implementation Notes for data point: Sort ID 24 - SpecialFloodHazardAreaIndicator Sort ID 65 - PropertyFloodInsuranceIndicator Sort ID 221 - RelatedInvestorLoanIdentifier Sort ID 227 - BorrowerCount Sort ID 251 - LoanLevelCreditScoreValue Sort ID 534 - AppraiserLicenseIdentifier Sort ID 525 - AppraiserLicenseIdentifier <b>ULDDS Updates:</b> 1) Added New data points 2) Updated ULDDS Conditionality for existing data points 3) Updated FNM Conditionality for existing data points 4) Updated Conditionality Details for existing data points 5) Updated FNM Implementation Notes for existing data points 6) Updated FNM Enumerations for existing data points 7) Updated FNM Format for existing data points

**Document Version and Revision History**

Date	Version #	Description
		<p>1. Added New data points:</p> <p>Sort ID 33 - ManufacturedHomeWidthType  Sort ID 85 - PropertyValuationFormType  Sort ID 147 - BuydownChangeFrequencyMonthsCount  Sort ID 148 - BuydownDurationMonthsCount  Sort ID 149 - BuydownIncreaseRatePercent  Sort ID 150 - BuydownInitialDiscountPercent  Sort ID 194 - BorrowerPaidDiscountPointsTotalAmount  Sort ID 244 - TotalMortgagedPropertiesCount  Sort ID 251 - LoanLevelCreditScoreValue  Sort ID 287 - BorrowerReservesMonthlyPaymentCount  Sort ID 293 - RefinanceCashOutAmount  Sort ID 312 - DisclosedIndexRatePercent  Sort ID 580 - CreditReportIdentifier  Sort ID 591.1 - CreditScoreProviderName  Sort ID 596 - BankruptcyIndicator  Sort ID 599 - LoanForeclosureOrJudgmentIndicator  Sort ID 600 - EmploymentBorrowerSelfEmployedIndicator</p> <p>2. Updated the ULDDS Conditionality for data points:</p> <p>Sort ID 77 - BedroomCount = changed ULDD Conditionality from CI to CR  Sort ID 78 - PropertyDwellingUnitEligibleRentAmount = changed ULDD Conditionality from CI to CR  Sort ID 118 - InterestRateRoundingType = changed ULDD Conditionality from CI to CR  Sort ID 126 - AdjustmentRuleType = changed ULDD Conditionality from CR to CI  Sort ID 131 - PerChangePrincipalAndInterestPaymentAdjustmentPercent = changed ULDD Conditionality from CR to CI  Sort ID 218 - InterestOnlyEndDate = changed ULDD Conditionality from CI to CR  Sort ID 318 - MortgageTypeOtherDescription = changed ULDD Conditionality from O to CI  Sort ID 332.1 - AdjustmentRuleType = changed ULDD Conditionality from CI to CR  Sort ID 332.2 - PerChangeRateAdjustmentFrequencyMonthsCount = changed ULDD Conditionality from CI to CR  Sort ID 337.1 - InitialFixedPeriodEffectiveMonthsCount = changed ULDD Conditionality from CI to CR  Sort ID 348 - MortgageTypeOtherDescription = changed ULDD Conditionality from CR to O  Sort ID 442 - UPBAmount = changed ULDD Conditionality from CI to R  Sort ID 473 - MortgageTypeOtherDescription = changed ULDD Conditionality from CI to O  Sort ID 510 - LoanRoleType = changed ULDD Conditionality from CI to CR  Sort ID 511 - CurrentHELOCMMaximumBalanceAmount = changed ULDD Conditionality from CI to CR  Sort ID 512 - HELOCBalanceAmount = changed ULDD Conditionality from CI to CR  Sort ID 513 - HELOCIndicator = changed ULDD Conditionality from CI to CR  Sort ID 514 - LoanStateDate = changed ULDD Conditionality from CI to CR  Sort ID 515 - LoanStateType = changed ULDD Conditionality from CI to CR  Sort ID 516 - UPBAmount = changed ULDD Conditionality from CI to CR  Sort ID 517 - LienPriorityType = changed ULDD Conditionality from CI to CR  Sort ID 519 - MortgageType = changed ULDD Conditionality from CI to CR  Sort ID 628 - PartyRoleType = changed ULDD Conditionality from CR to R</p>

**Document Version and Revision History**

Date	Version #	Description
		3. Updated the FNM Conditionality for data points: Sort ID 208 - HMDARateSpreadPercent = changed FNM Conditionality from R to CR Sort ID 318 - MortgageTypeOtherDescription = changed FNM Conditionality from CR to O Sort ID 348 - MortgageTypeOtherDescription = changed FNM Conditionality from CR to O Sort ID 628 - PartyRoleType = changed FNM Conditionality from CR to R
		4. Updated the Conditionality Details for existing data points: Sort ID 43 - ProjectDesignType Sort ID 77 - BedroomCount Sort ID 78 - PropertyDwellingUnitEligibleRentAmount Sort ID 92 - HomeEquityCombinedLTVRatioPercent Sort ID 208 - HMDARateSpreadPercent Sort ID 318 - MortgageTypeOtherDescription Sort ID 348 - MortgageTypeOtherDescription Sort ID 510 - LoanRoleType Sort ID 511 - CurrentHELOCMaximumBalanceAmount Sort ID 512 - HELOCBalanceAmount Sort ID 513 - HELOCIndicator Sort ID 514 - LoanStateDate Sort ID 515 - LoanStateType Sort ID 516 - UPBAmount Sort ID 517 - LienPriorityType Sort ID 519 - MortgageType Sort ID 525 - AppraiserLicenseIdentifier Sort ID 537 - PartyRoleType Sort ID 572 - BorrowerMailToAddressSameAsPropertyIndicator Sort ID 628 - PartyRoleType Sort ID 672 - PoolInterestRateRoundingType Sort ID 673 - PoolInvestorProductPlanIdentifier

**Document Version and Revision History**

Date	Version #	Description
		5. Updated the FNM Implementation Notes for data points: Sort ID 2 - AboutVersionIdentifier Sort ID 41 - ProjectAttachmentType Sort ID 43 - ProjectDesignType Sort ID 51 - ConstructionMethodType Sort ID 77 - BedroomCount Sort ID 89 - PropertyValuationMethodType Sort ID 92 - HomeEquityCombinedLTVRatioPercent Sort ID 111 - IndexSourceTypeOtherDescription Sort ID 121 - PerChangeMaximumDecreaseRatePercent Sort ID 122 - PerChangeMaximumIncreaseRatePercent Sort ID 123 - PerChangeRateAdjustmentEffectiveDate Sort ID 124 - PerChangeRateAdjustmentFrequencyMonthsCount Sort ID 138 - LoanAmortizationType Sort ID 195 - PurchasePriceAmount Sort ID 208 - HMDARateSpreadPercent Sort ID 215 - InterestCalculationType Sort ID 218 - InterestOnlyEndDate Sort ID 221 - RelatedInvestorLoanIdentifier Sort ID 222 - RelatedLoanInvestorType Sort ID 226 - BalloonIndicator Sort ID 236 - InitialFixedPeriodEffectiveMonthsCount Sort ID 255 - LTVRatioPercent Sort ID 292 - TotalMonthlyProposedHousingExpenseAmount Sort ID 311 - PriceLockDatetime Sort ID 333 - LoanAmortizationType Sort ID 337 - BalloonIndicator Sort ID 368 - InvestorFeatureIdentifier Sort ID 385 - LoanAcquisitionScheduledUPBAmount Sort ID 389 - LoanDefaultLossPartyType Sort ID 391 - REOMarketingPartyType

**Document Version and Revision History**

Date	Version #	Description
		Sort ID 404 - LoanProgramIdentifier Sort ID 412 - MICertificateIdentifier Sort ID 497 - LoanAmortizationType Sort ID 499 - BalloonIndicator Sort ID 510 - LoanRoleType Sort ID 511 - CurrentHELOCMaximumBalanceAmount Sort ID 512 - HELOCBalanceAmount Sort ID 513 - HELOCIndicator Sort ID 516 - UPBAmount Sort ID 525 - AppraiserLicenseIdentifier Sort ID 534 - AppraiserLicenseIdentifier Sort ID 544 - FullName Sort ID 555 - CountryCode Sort ID 560 - StateCode Sort ID 571 - BorrowerClassificationType Sort ID 582 - CreditRepositorySourceIndicator Sort ID 597 - BorrowerFirstTimeHomebuyerIndicator Sort ID 614 - TaxpayerIdentifierValue Sort ID 627 - PartyRoleIdentifier Sort ID 641.1 - FullName Sort ID 672 - PoolInterestRateRoundingType Sort ID 673 - PoolInvestorProductPlanIdentifier
		6. Updated the FNM Enumerations for data points: Sort ID 2 - AboutVersionIdentifier Sort ID 43 - ProjectDesignType Sort ID 51 - ConstructionMethodType Sort ID 89 - PropertyValuationMethodType Sort ID 111 - IndexSourceTypeOtherDescription Sort ID 215 - InterestCalculationType Sort ID 325 - AutomatedUnderwritingRecommendationDescription Sort ID 327 - AutomatedUnderwritingSystemTypeOtherDescription Sort ID 335 - InterestCalculationType Sort ID 414 - MICompanyNameTypeOtherDescription Sort ID 517 - LienPriorityType
October 29, 2013	2.0.2	7. Updated FNM Format for data points: Sort ID 82 - AppraisalIdentifier = changed FNM Format to indicate that String 10 is now the standard Sort ID 325 - AutomatedUnderwritingRecommendationDescription = changed FNM Format from String 50 to Enumerated Sort ID 525 - AppraiserLicenseIdentifier = changed FNM Format from String 21 to String 50 Sort ID 534 - AppraiserLicenseIdentifier = changed FNM Format from String 21 to String 50
March 26, 2013	2.0.1	Superseded by version 2.0.3
December 13, 2012	2.0.0	Superseded by version 2.0.3

Tab Name	Tab Description
Front Cover - 1	Lists Fannie Mae's <i>Appendix A: Fannie Mae XML Data Reference</i> document version number and publication date.
Read Me - 2	Highlights important information and changes that are introduced with the latest Fannie Mae ULDD specification.
Revision History - 3	Documents the changes that were introduced with each Fannie Mae ULDD specification release. It includes the document release date, version number, and description of the changes.
Tab Description - 4	Describes each tab found in the Fannie Mae's <i>Appendix D: Fannie Mae XML Data Reference</i> document.
Column Description - 5	Describes the column names and description of each column in the current Fannie Mae ULDD specification.
Complete ULDD - 6	Contains the complete list of Required (R), Conditionally Required (CR), and Conditionally Independent (CI) data points in the ULDD specification and represents the Fannie Mae Conditionality, Conditionality Details, Implementation Notes, Enumerations, and Format effective with this release.
Phase 5 - 7	Contains the list of Required (R), Conditionally Required (CR), and Conditionally Independent (CI) data points that have been added or changed effective with the Phase 4a release and represents the Fannie Mae Conditionality, Conditionality Details, Implementation Notes, Enumerations, and Format effective with this release. Phase 5 changes are denoted as additions in blue and deletions in red strikethrough. Updates to the changes are highlighted in yellow.
Enumerations - 8	Contains the complete list of enumerations for each data point in the Fannie Mae ULDD specification.
Cardinality - 9	Contains the Fannie Mae Cardinality for each data point in the complete ULDD specification.

Column Name	Column Description
Sort ID	Lists the unique number assigned to the MISMO data point, which provides the ability to sort and display the data in the original order.
FNM Data Point Mandate Date	Provides the Fannie Mae mandate date for the data point, which is the date on which the data point is required to be delivered for all loans.
FNM Revision Effective Date	Provides the date in which Fannie Mae systems will be enabled to consume this data.
Change Description	Contains a description of whether the data point is new to the Fannie Mae ULDD specification, or if it is an existing data point that requires an update and which column(s) contain the change.
Data Point New / Net New / Revision	Lists data points by the type of implementation work required (e.g. implement a new data point or revise an existing data point). Net New identifies that the data point is new to both Fannie Mae and Freddie Mac, where New identifies a data point that is new to Fannie Mae.
Data Point Change Type	Lists data points by more specific type of implementation work required related to whether it is labeled as 'new' or as a 'revision' in the 'Data Point New / Revision' column.
XPath	Lists the XPath used to navigate through the XML document to the corresponding MISMO data point.
Parent Container	Lists the parent container name of the corresponding MISMO data point.
MISMO Data Point Name	Lists the MISMO term name for a corresponding data element or attribute.
MISMO Definition	Lists the MISMO definition for the corresponding data point.
Loan Role Type	This column only applies to MISMO data points in the LOAN container and lists the following Loan Role Type values: <ul style="list-style-type: none"> <li>• SubjectLoan</li> <li>• RelatedLoan</li> </ul> The cell is blank when the data point is not in the LOAN container.
Loan State Type	This column only applies to MISMO data points in the LOAN container and lists the following Loan State Type values: <ul style="list-style-type: none"> <li>• AtClosing (Non-Mods) OR AtModification</li> <li>• AtClosing (Non-Mods)</li> <li>• AtClosing (Mods)</li> <li>• AtConversion</li> <li>• AtReset</li> <li>• Current</li> </ul> The cell is blank when the data point is not in the LOAN container.
Party Role Type	This column only applies to MISMO data points in the PARTY container and lists the following Party Role Type values: <ul style="list-style-type: none"> <li>• Appraiser</li> <li>• AppraiserSupervisor</li> <li>• Borrower</li> <li>• DocumentCustodian</li> <li>• LoanDeliveryFilePreparer</li> <li>• LoanOriginationCompany</li> <li>• LoanOriginator</li> <li>• LoanSeller</li> <li>• NotePayTo</li> <li>• Payee</li> <li>• Servicer</li> </ul> The cell is blank when the data point is not in the PARTY container.

Column Name	Column Description
ULDDS Conditionality	<p>Lists the GSE conditionality of the corresponding MISMO data point as defined in the ULDDS. The conditionality column lists contains one of four indicators:</p> <ul style="list-style-type: none"> <li>• <b>Required (R)</b>: The corresponding data point must be included in the loan delivery XML file on all loan delivery transactions.</li> <li>• <b>Conditionally Required (CR)</b>: The corresponding data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. These conditions are consistent for each of the GSE's loan delivery applications.</li> <li>• <b>Conditionally Independent (CI)</b>: The corresponding data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. These conditions are NOT consistent for both of the GSE's loan delivery applications. Refer to each GSE's Conditionality column to determine the appropriate usage of the data point.</li> </ul>
FNM Conditionality	<p>This column lists the Fannie Mae conditionality of the corresponding MISMO data point. The column lists one of three indicators:</p> <ul style="list-style-type: none"> <li>• <b>Required (R)</b>: The corresponding data point must be included in the loan delivery XML file on all loan delivery transactions.</li> <li>• <b>Conditionally Required (CR)</b>: The corresponding data point must be included in the loan delivery XML file on all loan delivery transactions when a defined business condition exists. These conditions are consistent for each of the GSE's loan delivery applications. The conditionally required parameters are provided as well.</li> <li>• <b>Optional (O)</b>: The corresponding data point is listed in anticipation of future use. Incorporating these data points as part of system interfaces and processes is optional at this time.</li> </ul>
FNM Conditionality Details	Provides the criteria for the Fannie Mae conditionality of the corresponding MISMO data point.
FNM Implementation Notes	Provides additional instruction or clarification for supporting the corresponding MISMO data point.
ULDDS Format	<p>This column lists the data format types supported by the ULDDS:</p> <ul style="list-style-type: none"> <li>• Amount</li> <li>• Boolean</li> <li>• Date</li> <li>• Datetime</li> <li>• Day</li> <li>• Enumerated</li> <li>• Numeric</li> <li>• Percent</li> <li>• String</li> </ul> <p>Refer to the Fannie Mae Implementation Guide for Loan Delivery Data for additional information about the supported data value formats.</p>
FNM Supported Enumerations	This column only applies to MISMO data points with enumerated indicator and lists the Fannie Mae–supported MISMO enumerations (allowable values) for the corresponding MISMO data point. The cell is blank when the MISMO data point does not have associated valid values.
FNM Format	Identifies a number of data points where Fannie Mae has a different format length restriction compared to the format length specified in the ULDDS Format column. An asterisk (*) indicates there is a difference.



Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
1	7/23/2012	5/22/2017	MISMO Definition	Revision	N/A	MESSAGE	MESSAGE	MISMOReferenceModelIdentifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies.	N/A	N/A	N/A	R	R	Required for all files	MISMOReferenceModelIdentifier is an attribute on MESSAGE container. "3.0.0.263.12" at initial release.	String 20	3.0.0.263.12	String 20
2	7/28/2025	3/22/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	N/A	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	First 2 digits of the version of the Fannie Mae Implementation Guide associated with this submission. The value for this release is "FNM 5.0". Supply only one ABOUT_VERSION container.	String 10	FNM 5.0 FNM 3.0 FNM 2.0 FNM 1.0	String 10
3	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	R	R	Required for all files	The date and time the import file is delivered to the GSE. (Not applicable for loan delivery system data entry.)	YYYY-MM-DDThh:mm:ss		YYYY-MM-DDThh:mm:ss
10	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	N/A	R	R	Required for all loans	The Subject Property address populated in the loan delivery XML file must accurately reflect the subject property address (including unit, if applicable) documented on the Note associated with the specified mortgage loan.  If parsed address fields are used, this field is still required.	String 100		String 100
13	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	N/A	CR	CR	IF Exists	*The length is limited to 11.	String 20		*String 11
14	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	N/A	R	R	Required for all loans	The city name submitted should exactly match how it is recorded on the note	String 50		String 50
16	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	R	R	Required for all loans	The PostalCode submitted should exactly match how it is recorded on the note.  The PostalCode can be either 5 or 9 digits. Do not include dashes. Only the leading 5 digits will be used at this time.	String 9		String 9
18	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	R	R	Required for all loans	Enter State abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28) for guidance about state codes.	String 2		String 2
24	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL	FLOOD_DETERMINATION_DETAIL	SpecialFloodHazardAreaIndicator	When true, indicates if any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA).	N/A	N/A	N/A	R	R	Required for all loans	Enter "true" if all or any portion of any residential structure securing the mortgage is located in an area where flood insurance is required according to the Fannie Mae Selling Guide, otherwise enter "false".  Note: If the only security structure(s) located in an area requiring flood insurance are non-residential, enter "false".	Boolean	false true	Boolean
33	6/27/2016	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	Specifies the common size (width) designation of a manufactured home.	N/A	N/A	N/A	CR	CR	IF Sort ID 51-ConstructionMethodType = "Manufactured"	Enter the width of the manufactured home.	Enumerated	MultiWide SingleWide	Enumerated
38	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	CondominiumProjectStatusType	Specifies the current state of the condominium project.	N/A	N/A	N/A	CR	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier does not exist AND Sort ID 47-ProjectLegalStructureType = "Condominium"	Only provide if Condo Project Manager (CPM) system was not used for this loan.	Enumerated	Established New	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
39	7/23/2012	1/30/2024	FNM Implementation Notes FNM Conditionality Details	Revision	Documentation and conditionality changes to align with current FNM Selling Guide and business rules.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = ("Condominium" OR "Cooperative") AND IF applies	Numeric data only.  Provide the CPM ID (ULDD SORT ID 39) when Fannie Mae's Condo Project Manager (CPM) system was used to certify a condominium project review; or when a Fannie Mae project approval was used in lieu of a lender project review (Sort ID 42-Project Classification Identifier = "T" for Condos, Sort ID 42- Project Classification Identifier = "2" for Co-ops). The CPM ID should not include the project phase ID.	Numeric 10		Numeric 10
41	7/23/2012	7/10/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectAttachmentType	Specifies the type of physical attachment, if any, between the dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier does not exist AND Sort ID 47-ProjectLegalStructureType = "Condominium"	Only provide if Fannie Mae's Condo Project Manager (CPM) system was not used for this loan. If the project contains a mix of attached and detached units, specify "Attached". If ProjectAttachmentType (Sort ID 41) cannot be determined, specify the same attachment type as the Unit. If the unit is SemiDetached specify "Attached".  The difference between ProjectAttachmentType (Sort ID 41) and AttachmentType (Sort ID 50) is that ProjectAttachmentType (Sort ID 41) is used to describe if the units in the project are attached to each other. AttachmentType (Sort ID 50) is used to describe if the dwelling unit (Subject Property) is attached to any adjacent dwelling units. Detached Cooperatives are not eligible.	Enumerated	Attached Detached	Enumerated
42	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to align with current FNM Selling Guide.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional"	Identifies the type of project review. Enter "G" if the property is in a subdivision or is not part of an organized development. When "G" is provided, no other condominium or cooperative project data should be provided.  E = Established PUD project F = New PUD project G = not in a condo, co-op or PUD project P = Limited Review—New condo project Q = Limited Review—Established condo project R = Full Review (with CPM)—New condo project S = Full Review (with CPM)—Established condo project T = Fannie Mae-approved condo or PUD project, including those approved through PERS 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-approved co-op project, including those approved through PERS	Enumerated	E F G P Q R S T U V 1 2	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDD Format	FNM Supported Enumerations	FNM Format
43	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to align with current FNM Selling Guide.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILED	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CR	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier does not exist AND Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 41-ProjectAttachmentType = "Attached" OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	The Fannie Mae supported enumerations and definitions for ProjectDesignType are: - GardenProject: 1 to 3 stories - MidriseProject: 4 to 7 stories - HighriseProject: 8+ Stories - TownhouseRowhouse: One in a row of identical houses or having a common wall; attached to another unit via common wall (e.g., a brownstone). All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor. If project is classified as Lowrise, specify "GardenProject"	Enumerated	GardenProject HighriseProject MidriseProject Other TownhouseRowhouse	Enumerated
44	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILED	ProjectDesignTypeOtherDescription	A free-form text field used to describe the design if Other is selected as the Project Design Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 43-ProjectDesignType = "Other"	Enter "OtherSelectedOnValuationDocumentation" if the appraisal indicates "Other".	Enumerated	OtherSelectedOnValuationDocumentation	Enumerated
45	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to align with current FNM Selling Guide.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILED	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier does not exist AND IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 41-ProjectAttachmentType = "Attached" OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Only provide if Fannie Mae's Condo Project Manager (CPM) system was not used for this loan.	Numeric 5		Numeric 5
46	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to align with current FNM Selling Guide.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILED	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CR	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier does not exist AND Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 41-ProjectAttachmentType = "Attached" OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Only provide if Fannie Mae's Condo Project Manager (CPM) system was not used for this loan.	Numeric 5		Numeric 5
47	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILED	ProjectLegalStructureType	Specifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner.	N/A	N/A	N/A	CR	CR	IF subject property is a condominium OR cooperative		Enumerated	Condominium Cooperative	Enumerated
48	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILED	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).	N/A	N/A	N/A	CR	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" OR "Cooperative"	ProjectName should be completed with the full Association/Corporate Legal Name of the project.	String 60		*String 50
49	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAILED	PUDIndicator	Indicates that the project in which the subject property is located is a Planned Unit Development (PUD). A PUD is a project or subdivision that consists of common property and / or improvements that are owned and maintained by an owners' association for the benefit and use of the individual unit owners.	N/A	N/A	N/A	R	R	Required for all loans		Boolean	false true	Boolean
49.1	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDD Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAILED_EXTENSION	FNMCondominiumProjectManagerCertificationIdentifier	The unique identifier assigned by Fannie Mae's Condo Project Manager (CPM) system verifying certification of the condominium project identifier as part of Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier exists		Numeric 10		Numeric 10

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
49.2	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FNMCondominiumProjectManagerPhaseIdentifier	The unique identifier assigned by Fannie Mae's Condo Project Manager (CPM) system indicating the phase of the condominium project identifier as part of Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier exists		Numeric 10		Numeric 10
49.3	N/A	N/A	N/A	New	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FRECondoProjectAdvisorProjectAssessmentRequestIdentifier	The unique identifier for a condominium project assessment assigned by Freddie Mac's Condo Project Advisor.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
49.4	N/A	N/A	N/A	New	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION	PROJECT_DETAIL_EXTENSION	FRECondoProjectAdvisorProjectWaiverRequestIdentifier	The unique identifier for a Project Waiver Request (PWR) assigned by Freddie Mac's Condo Project Advisor.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
50	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	AttachmentType	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.	N/A	N/A	N/A	R	R	Required for all loans	Enter "Attached" if the dwelling has a common wall or other direct physical connection with another dwelling, and the appraisal or other property valuation method does not indicate "Semi Detached."  Enter "Detached" if the dwelling has no common wall nor any other direct physical connection with another dwelling.  Enter "Semi Detached" if the dwelling is an end unit or one of a pair of houses built side-by-side sharing a common wall, such as a duplex.  Note: The difference between ProjectAttachmentType (Sort ID 41) and AttachmentType (Sort ID 50) is that ProjectAttachmentType (Sort ID 41) is used to describe if the units in the project are attached to each other. AttachmentType (Sort ID 50) is used to describe if the dwelling (Subject Property) is attached to any adjacent dwellings.	Enumerated	Attached Detached SemiDetached	Enumerated
51	7/28/2025	7/19/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Enter "manufactured" if the dwelling meets the Glossary definition for Manufactured Home. Enter "SiteBuilt" if: • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing.  Use "Other" when selecting a value in ConstructionMethodTypeOtherDescription.	Enumerated	Manufactured Other SiteBuilt	Enumerated
52	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Construction Method Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 51-ConstructionMethodType = "Other"		Enumerated	Container ThreeDimensionalPrintingTechnology	Enumerated
57	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	FinancedUnitCount	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	R	R	Required for all loans		Numeric 2	1 2 3 4	Numeric 2

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
63	7/28/2025	10/18/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	If property is located on tribal trust land enter "Leashold". Leashold is not limited to tribal trust land.	Enumerated	FeeSimple Leashold	Enumerated
65	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyFloodInsuranceIndicator	An indicator denoting whether the property securing the mortgage has flood insurance.	N/A	N/A	N/A	R	R	Required for all loans	Enter "true" if: • flood insurance was obtained in accordance with the Fannie Mae Selling Guide requirement or • flood insurance is not required according to the Fannie Mae Selling Guide, and the subject property has flood insurance.	Boolean	false true	Boolean
67	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyStructureBuiltYear	The year in which the structure on the property was completed.	N/A	N/A	N/A	CI	CR	IF Sort ID 89-PropertyValuationMethodType <> "None"	This data point is required if an appraisal was completed. Provide the year the property was built from the appraisal documentation. Note: This data point is not reported on the redesigned URLA.	YYYY		YYYY
69	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyUsageType	Specifies the usage intention of the borrower for the property.	N/A	N/A	N/A	R	R	Required for all loans		Enumerated	Investment PrimaryResidence SecondHome	Enumerated
77	7/28/2025	7/19/2024	FNM Conditionality Details FNM Implementation Notes	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1")	Indicate the total number of bedrooms for each unit. For a studio/efficiency, provide "0". In the rare case that there are more than nine bedrooms, provide "9".  Include only above-grade bedrooms for 1-unit properties. Include both above and below-grade bedrooms for 2-4 unit properties.  The Property_Unit container may be repeated up to four times to allow delivery of unit data.	Numeric 2		*Numeric 1
78	7/23/2012	1/24/2022	Corrected FNM Conditionality Format FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	PropertyDwellingUnitEligibleRentAmount	The actual contract rent amount if the property dwelling unit is rented. If there is no active lease, this is the monthly market value amount.	N/A	N/A	N/A	CR	CR	IF Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"	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. The only reasonable values supported at this time are restricted to a format of Numeric 5	Numeric 9		*Numeric 5
80	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameType	The name of the AVM model used to calculate the valuation of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "AutomatedValuationModel" AND IF applies	Only supply one AVM container.	Enumerated	See "Enumerations" tab for complete list	Enumerated
81	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM	AVM	AVMModelNameTypeOtherDescription	The name of the AVM model used to calculate the valuation of the subject property when Other is selected from the enumerated list.	N/A	N/A	N/A	CR	CR	IF Sort ID 80-AVMModelNameType = "Other"		Enumerated	MTM	Enumerated
82	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	AppraisalIdentifier	A unique identifier assigned by a party for all appraisal data delivered to the party for this loan.	N/A	N/A	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType <> "None"	The identifier referred to as the "Document File Identifier" in the Uniform Collateral Data Portal (UCDP). Lender obtains the "Document File Identifier" from UCDP and transmits it in the "Appraisal Identifier" field in Loan Delivery. This field associates the appraisal data transmitted by the lender to UCDP with the Loan Delivery record. As such, this field is conditional based on UCDP mandated requirements.  At this time the only reasonable values are 10 characters long.	String 10		String 10

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
83	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	Statement of property's value from a valid property valuation source.	N/A	N/A	N/A	R	R	Required for all loans	If Fannie Mae waived the requirement for an appraisal for a Desktop Underwriter® loan casefile, indicate the "sales price" submitted to Desktop Underwriter (for a purchase money transaction) or the lender's estimated value (for a refinance transaction). Round down to nearest whole dollar.	Numeric 9		Numeric 9
84	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationEffectiveDate	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	CR	CR	If Sort ID 89-PropertyValuationMethodType <> "None"	For mortgages with an appraisal, provide the effective date of appraisal. For mortgages with an appraisal and Appraisal Update and/or Completion Report (FNM 1004D), provide the effective date of appraisal. None of the dates from the 1004D should be provided. For loans with any other valuation method, provide the date reported on the form or method used.  This data point is conditionally required based on whether a property evaluation exists; it does not apply to all loans.	YYYY-MM-DD		YYYY-MM-DD
85	7/28/2025	7/19/2024	FNM Conditionality Details FNM Implementation Notes	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormType	Specifies the form or document used to provide the property valuation.	N/A	N/A	N/A	CR	CR	(If Appraisal <> New UAD 3.6) AND (If Sort ID 317-MortgageType = "Conventional" AND (Sort ID - 90 PropertyValuationMethodType <> "AutomatedValuationModel") AND (Sort ID 90 PropertyValuationMethodType <> "None"))	Enter the name of the property valuation form used to provide the property value upon which the loan underwriting decision was based.  Enumeration and Corresponding Appraisal Form #: • FNM 1004 / FRE 70 = UniformResidentialAppraisalReport • FNM 1004C / FRE 70B = ManufacturedHomeAppraisalReport • FNM 1025 / FRE 72 = SmallResidentialIncomePropertyAppraisalReport • FNM 1073 / FRE 465 = ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport • FNM 1075 / FRE 466 = ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport • FNM 2000 / FRE1032 = OneUnitResidentialIncomePropertyAppraisalReport • FNM 2000A / FRE 1072 = TwoToFourUnitResidentialAppraisalReport • FNM 2055 / FRE 2055 = ExteriorOnlyInspectionResidentialAppraisalReport • FNM 2090 = IndividualCooperativeInterestAppraisalReport • FNM 2095 = ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport	Enumerated	ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport ExteriorOnlyInspectionResidentialAppraisalReport IndividualCondominiumUnitAppraisalReport IndividualCooperativeInterestAppraisalReport ManufacturedHomeAppraisalReport OneUnitResidentialIncomePropertyAppraisalReport SmallResidentialIncomePropertyAppraisalReport TwoToFourUnitResidentialAppraisalReport UniformResidentialAppraisalReport	Enumerated
86	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationFormTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Property Valuation Form Type.	N/A	N/A	N/A	CI	O	Not Used	Not Used	String100		String100
89	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodType	Specifies the method by which the property value was assessed.	N/A	N/A	N/A	R	R	Required for all loans	If property inspection or fieldwork has been waived, supply "None" in PropertyValuationMethodType and populate Sort ID 376 - InvestorCollateralProgramIdentifier.  For more detailed information, please refer the Appraisal Method Job Aid located on Fanniemae.com.	Enumerated	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal None Other	Enumerated
90	7/28/2025	3/22/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationMethodTypeOtherDescription	A free-form text field used to capture a description of the Property Valuation Method Type when Other is selected.	N/A	N/A	N/A	CR	CR	If Sort ID 89-PropertyValuationMethodType = "Other"	Enter "FieldReview" if a field review was used to value the subject property. Enter "HybridAppraisal" if a hybrid appraisal was used to value the subject property.	Enumerated	FieldReview HybridAppraisal	Enumerated

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90.1	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION	DEED_RESTRICTION	DeedRestrictionTermMonthsCount	Length of period in which the resale restrictions may remain in place on the property.	N/A	N/A	N/A	CR	CR	IF Applies		Numeric 3		Numeric 3
90.2	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT/ENERGY_IMPROVEMENT_ITEM	ENERGY_IMPROVEMENT_ITEM	RenewableEnergyComponentType	A value from a MISMO prescribed list that specifies the type of renewable energy component present on the site.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
91	7/23/2012	7/10/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Unless otherwise specified in the <i>Selling Guide</i> , divide the sum of the original loan amount of the first mortgage (which includes any financed mortgage insurance premium), the drawn portion (outstanding principal balance) of any HELOC from which the borrower has withdrawn funds, and the unpaid principal balance of all other subordinate financing by (i) in the case of a purchase transaction, the lower of the PurchasePriceAmount (SortID 195) or PropertyValuationAmount (SortID 83), or (ii) in the case of a refinance transaction, the PropertyValuationAmount (SortID 83).  If a first mortgage has no subordinate liens, enter the loan-to-value ratio of the first mortgage.  Only whole numbers will be supported at this time. The CLTV must be truncated (shortened) to two decimal places. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be delivered as 96; 80.01% will be delivered as 81.	Percent 3.4		*Numeric 3
92	7/23/2012	7/10/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	HomeEquityCombinedLTVRatioPercent	The result of dividing the sum of the unpaid principal balance (UPB) of the first mortgage, the full amount of any home equity line of credit (whether drawn or undrawn), and the balance of any other subordinate financing by the value of the subject property.	N/A	N/A	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Provide the "HomeEquityCombinedLTVRatioPercent" in the "HCLTV" field for loans with a concurrently closing HELOC or an existing HELOC.  Unless otherwise specified in the <i>Selling Guide</i> , divide the sum of the original loan amount of the first mortgage (which includes any financed mortgage insurance premium), the amount of the HELOC (whether or not there have been any draws), and the unpaid principal balance of all other subordinate financing by (i) in the case of a purchase transaction, the lower of the PurchasePriceAmount (SortID 195) or PropertyValuationAmount (SortID 83), or (ii) in the case of a refinance transaction, the PropertyValuationAmount (SortID 83).  The HCLTV must be truncated (shortened) to two decimal places. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be delivered as 96; 80.01% will be delivered as 81.	Percent 3.4		*Numeric 3
93	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	For this LOAN container, specify either LoanStateType is "AtClosing" if the loan IS NOT a modification (MortgageModificationIndicator (Sort ID 397) is "false") OR specify LoanStateType is "AtModification" if the loan IS a modification (MortgageModificationIndicator (Sort ID 397) is "true")	Enumerated	SubjectLoan	Enumerated

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102	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	CONVERSION_ADJUSTMENT_RULE	ConversionType	Specifies the type of conversion permissible for a loan as stated on the mortgage documents.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A	
110	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceType	Specifies the type and source of index to be used to determine the interest rate at each adjustment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Always specify "Other" and provide IndexSourceTypeOtherDescription (Sort ID 111)	Enumerated	Other	Enumerated	
111	7/23/2012	10/1/2021	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexSourceTypeOtherDescription	An enumerated field used to collect additional Index Source Type values when needed.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 110-IndexSourceType = "Other"	Always specify "Other" in IndexSourceType (Sort ID 110) and supply the index here.	Enumerated	See "Enumerations" tab for complete list	Enumerated	
113	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	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.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	The lookback period for a standard ARM. For MBS, all loans in the pool must have the same InterestAndPaymentAdjustmentIndexLeadDaysCount.	Numeric 3		Numeric 3	
114	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	CeilingRatePercent	The stated maximum percentage to which the interest rate can increase over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	The only reasonable values supported at this time are restricted to a format of Percent 2.4			Percent 3.4	*Percent 2.4
115	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FirstRateChangePaymentEffectiveDate	The due date of the payment at the first calculated interest rate change. To arrive at the actual (true) date that interest begins to accrue at the changed rate, one payment period is subtracted if interest is paid in arrears.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"			YYYY-MM-DD		YYYY-MM-DD
116	7/23/2012	10/1/2017	FNM Conditionality Details FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	The stated minimum rate to which the interest rate can decrease over the life of the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Enter the Floor as specified on the Note. If a floor is not indicated, the margin should be used. The only reasonable values supported at this time are restricted to a format of Percent 2.4  Note: The update reflected here is allowed as early as 4/03/2017 and required on 10/1/2017.			Percent 3.4	*Percent 2.4
117	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingPercent	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.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND interest rate rounding exists	Used in conjunction with InterestRateRoundingType (Sort ID 118). All loans in the pool must have the same InterestRateRoundingPercent.			Percent 3.4	Percent 3.4
118	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	InterestRateRoundingType	Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage to which the rounding occurs.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Used in conjunction with InterestRateRoundingPercent (Sort ID 117). All loans in the pool must have the same InterestRateRoundingType.		Down Nearest NoRounding Up	Enumerated	Enumerated
119	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	The number of percentage points to be added to the index to arrive at the new interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	The only reasonable values supported at this time are restricted to a format of Percent 2.4			Percent 3.4	*Percent 2.4
120	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Must provide two iterations of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container. One with the AdjustmentRuleType equals "First" and the second AdjustmentRuleType equals "Subsequent".		First Subsequent	Enumerated	Enumerated



Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
121	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate" AND decrease cap exists	Enter the maximum number of percentage points by which the rate can decrease from the previous interest rate as specified on the note that will be in effect at the First Rate Change Date with AdjustmentRuleType (Sort ID 120) equal to "First"  Enter the maximum number of percentage points by which the rate can decrease from the previous interest rate as specified on the note that will be in effect at the First Rate Change Date with AdjustmentRuleType (Sort ID 120) equal to "Subsequent"	Percent 3.4		Percent 3.4
122	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	The maximum number of percentage points by which the rate can increase from the previous interest rate.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Enter the maximum number of percentage points by which the rate can increase from the previous interest rate as specified on the note that will be in effect at the First Rate Change Date with AdjustmentRuleType (Sort ID 120) equal to "First"  Enter the maximum number of percentage points by which the rate can increase from the previous interest rate as specified on the note that will be in effect at the First Rate Change Date with AdjustmentRuleType (Sort ID 120) equal to "Subsequent"	Percent 3.4		Percent 3.4
123	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Enter the First Rate Change Date with AdjustmentRuleType (Sort ID 120) equal to "First."  Enter the Second Change Date with AdjustmentRuleType (Sort ID 120) equal to "Subsequent"	YYYY-MM-DD		YYYY-MM-DD
124	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the subject loan can change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Enter the number of months between the initial rate adjustment and the second rate adjustment with AdjustmentRuleType (Sort ID 120) equal to "First"  Enter the number of months between the second rate adjustment and the third rate adjustment with AdjustmentRuleType (Sort ID 120) equal to "Subsequent"	Numeric 3		Numeric 3
126	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 138-LoanAmortizationType="GrowingEquityMortgage"	Only provide one instance of this container: AdjustmentRuleType (Sort ID 120) equal to "Subsequent"	Enumerated	Subsequent	Enumerated
131	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentPercent	The number of percentage points by which the principal and interest payment adjusts.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 138-LoanAmortizationType="GrowingEquityMortgage"	For AdjustmentRuleType (Sort ID 126) is "Subsequent". The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
135	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationMaximumTermMonthsCount	The maximum number of months over which an extendable mortgage may be amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	If loan has an extendable term	Extendable refers to a balloon product that has the option to extend to a full term after an initial set period.	Numeric 3		Numeric 3
136	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodCount	The number of periods (as defined by the Loan Amortization Period Type) over which the scheduled loan payments of principal and/or interest are calculated to retire the obligation.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Numeric 3		Numeric 3
137	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationPeriodType	The duration of time used to define the period over which the loan is amortized.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	LoanAmortizationPeriodType must equal "Month"	Enumerated	Month	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
138	7/23/2012	6/8/2021	FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	For MBS, all loans in the pool must have the same LoanAmortizationType.	Enumerated	AdjustableRate Fixed	Enumerated
145	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorType	Specifies the source of the buydown funds.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228- BuydownTemporarySubsidyIndicator = "true"	Supply "Other" if the contributor is an Interested Party. Supply "Lender" for temporary buydowns funded with Premium Financing. Supply "Borrower" for all other temporary buydown contributors. IF loan does not have a temporary buydown (i.e. permanent buydown) then this field does not apply.	Enumerated	Borrower Lender Other	Enumerated
146	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL	BUYDOWN_CONTRIBUTOR_DETAIL	BuydownContributorTypeOtherDescription	A free-form text field used to specify the type of contributor that is the source of the buydown funds when Other is selected as the Buydown Contributor Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 145-BuydownContributorType = "Other"		Enumerated	InterestedThirdParty	Enumerated
147	6/27/2016	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownChangeFrequencyMonthsCount	The time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228- BuydownTemporarySubsidyIndicator = "true"	Enter the number of months that represents the time interval in months between interest rate increases during the buydown period. For example, if the interest rate increases annually during a two year buydown, the frequency of interest rate change is 12 months.	Numeric 3		Numeric 3
148	6/27/2016	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownDurationMonthsCount	The total number of months during which any buydown is in effect. This represents the accumulation of all the buydown periods.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228- BuydownTemporarySubsidyIndicator = "true"	Enter the number of months for which the buydown is in effect. For example: In a 3-2-1 buydown over 3 years, enter "36".	Numeric 3		Numeric 3
149	6/27/2016	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownIncreaseRatePercent	The amount by which the interest rate can increase at each adjustment period within the buydown duration.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228- BuydownTemporarySubsidyIndicator = "true"	Enter the percentage by which the interest rate can increase at each adjustment period within the buydown duration. For example, if the interest rate increases 1% annually during a two year buydown, the percentage increase is 1.0.	Percent 3.4		Percent 3.4
150	6/27/2016	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE	BUYDOWN_RULE	BuydownInitialDiscountPercent	The percent by which the interest rate was bought down at origination. For example, for a 3-2-1 buydown, this would be 3.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228- BuydownTemporarySubsidyIndicator = "true"	Include for all sources (Borrower/Seller/Lender/Builder).  If the subject loan is a non-modified loan and that loan has a buydown feature, enter the difference between the Note Rate and the 'bought down' rate that goes into effect as of closing.  If the subject loan is a modified loan, and that loan has a buydown feature, enter the difference between the Note Rate and 'bought down' rate that goes into effect as of the modification date.  For example, if the Note Rate is 4% on a 3-2-1 buydown, the number delivered is 3.0.  If the source (Borrower/Seller/Builder) contributed an amount as part of a concession, this amount must be converted to a percentage.	Percent 3.4		Percent 3.4
151	5/20/2019	5/20/2019	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostContributionAmount	The dollar amount of the individual Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Available	If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.	Amount 9.2		Amount 9.2

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
152	5/20/2019	5/20/2019	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsType	Specifies the general names (type) of items commonly used as payment for the closing costs in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151- ClosingCostContributionAmount ≥ "1"	If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.  If the asset reported to DU was applied to closing costs, map the new DU Asset Type enumerations as follows: • Map DU IndividualDevelopmentAccount to ULDD CheckingSavings • Map DU LifeInsurance to ULDD LifeInsuranceCashValue • Map DU ProceedsFromSaleOfNonRealEstateAsset to ULDD SaleOfChattel • Map DU ProceedsFromUnsecuredLoan to ULDD UnsecuredBorrowedFunds • Map DU StockOptions to ULDD StocksAndBonds The DU enumerations "OtherLiquidAsset" and "OtherNonLiquidAsset" should not be mapped to any valid ULDD Source.	Enumerated	BridgeLoan CashOnHand CheckingSavings Contribution CreditCard EquityOnSoldProperty EquityOnSubjectProperty ForgivableSecuredLoan GiftFunds Grant LifeInsuranceCashValue LotEquity Other PremiumFunds RentWithOptionToPurchase RetirementFunds SaleOfChattel SecuredLoan StocksAndBonds SweatEquity TradeEquity TrustFunds UnsecuredBorrowedFunds	Enumerated
153	5/20/2019	5/20/2019	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostFundsTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Funds Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 152-ClosingCostFundsType = "Other"	If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.	Enumerated	AggregatedRemainingTypes SecondaryFinancingClosedEnd SecondaryFinancingHELOC	Enumerated
154	5/20/2019	9/23/2023	FNM Implementation Notes	Revision	Documentation update to align with current functionality.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceType	Identifies the source or contributor of funds used for the closing cost.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 151- ClosingCostContributionAmount ≥ "1"	If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.  If the gift or grant reported to DU was applied to closing costs, map the new DU Funds Source enumerations as follows: • Map DU Institutional to ULDD Lender • Map DU NonProfitInstrumentalityOfGovernment to ULDD CommunityNonProfit • Map DU NonParentRelative, Parent or UnmarriedPartner to ULDD Relative The DU enumeration "UnrelatedFriend" should be mapped to Relative.	Enumerated	Borrower CommunityNonProfit Employer FederalAgency Lender LocalAgency Other PropertySeller Relative ReligiousNonProfit StateAgency	Enumerated
155	5/20/2019	5/20/2019	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND	CLOSING_COST_FUND	ClosingCostSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Closing Cost Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 154-ClosingCostSourceType = "Other"	If Closing Cost data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDA RuralHousing	Enumerated
157	7/28/2025	3/22/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/ COLLECTED_OTHER_FUNDS/ COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingAmount	The dollar amount of the Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 228- BuydownTemporarySubsidyIndicator = "true" OR IF Applies	TBD	Amount 9.2		Amount 9.2

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158	7/28/2025	3/22/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType	Specifies how to apply other funds that are collected from the borrower at closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 157-OtherFundsCollectedAtClosingAmount Exists	TBD	Enumerated	Other	Enumerated
159	7/28/2025	3/22/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingType OtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 158-OtherFundsCollectedAtClosingType = "Other"	TBD	Enumerated	Buydown	Enumerated
162	7/23/2012	6/8/2021	FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionLoanType	Specifies the specific type of construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 231-ConstructionLoanIndicator = "true"	Product not supported at this time. ConstructionLoanIndicator (Sort ID 231) should always = "false"	Enumerated	ConstructionToPermanent	Enumerated
163	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingFeatureType	Specifies the type of feature associated with closing for the Construction To Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	Product not supported at this time. ConstructionLoanIndicator (Sort ID 231) should always = "false"	Enumerated	AutomaticConversion ModificationAgreement NewNote	Enumerated
165	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentClosingType	Specifies the type of closing for the Construction to Permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	Product not supported at this time. ConstructionLoanIndicator (Sort ID 231) should always = "false"	Enumerated	OneClosing TwoClosing	Enumerated
167	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION	CONSTRUCTION	ConstructionToPermanentFirstPaymentDueDate	The due date of the first payment of the permanent mortgage phase of a construction to permanent loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 162-ConstructionLoanType = "ConstructionToPermanent"	Product not supported at this time. ConstructionLoanIndicator (Sort ID 231) should always = "false"	YYYY-MM-DD	YYYY-MM-DD	
172	5/20/2019	11/19/2018 (Import) 1/28/2019 (UI)	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	The dollar amount of the borrower's Down Payment Type. Collected on the URLA in Section II (Source of Down Payment).	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Available	If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration. The down payment amount is the difference between the purchase price and the original UPB of the loan (excluding any financed mortgage insurance (MI) premium amounts).	Amount 9.2		Amount 9.2
173	5/20/2019	9/23/2023	FNM Implementation Notes	Revision	Documentation update to align with current functionality.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 172-DownPaymentAmount>=1	If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.  If the gift or grant reported to DU was applied to down payment, map the new DU Funds Source enumerations as follows: • Map DU Institutional to ULDD OriginatingLender • Map DU NonProfitInstrumentalityOfGovernment to ULDD CommunityNonProfit • Map DU NonParentRelative, Parent or UnmarriedPartner to ULDD Relative The DU enumeration "UnrelatedFriend" should be mapped to Relative.  Enter "Originating Lender" for all lender sources.	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency OriginatingLender Other Relative ReligiousNonProfit StateAgency	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
174	5/20/2019	5/20/2019	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Down Payment Source Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Sort ID 173-DownPaymentSourceType = "Other"	If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.	Enumerated	AggregatedRemainingSourceTypes FHLBAffordableHousingProgram USDA RuralHousing	Enumerated
175	5/20/2019	5/20/2019	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentType	Specifies the general names (type) of items commonly used for a down payment by the borrower(s) in a mortgage loan transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Available	If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.  If the asset reported to DU was applied to down payment, map the new DU Asset Type enumerations as follows: • Map DU IndividualDevelopmentAccount to ULDD CheckingSavings • Map DU LifeInsurance to ULDD LifeInsuranceCashValue • Map DU ProceedsFromSaleOfNonRealEstateAsset to ULDD SaleOfChattel • Map DU ProceedsFromUnsecuredLoan to ULDD UnsecuredBorrowedFunds • Map DU StockOptions to ULDD StocksAndBonds The DU enumerations "OtherLiquidAsset" and "OtherNonLiquidAsset" should not be mapped to any valid ULDD Source.	Enumerated	BridgeLoan CashOnHand CheckingSavings EquityOnSoldProperty EquityOnSubjectProperty ForgivableSecuredLoan GiftFunds LifeInsuranceCashValue LifeEquity OtherTypeOfDownPayment RentWithOptionToPurchase RetirementFunds SaleOfChattel SecuredBorrowedFunds StocksAndBonds SweatEquity TradeEquity TrustFunds UnsecuredBorrowedFunds	Enumerated
176	5/20/2019	5/20/2019	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentTypeOtherDescription	A free-form text field used to collect additional information when Other Type of Down Payment is selected for Down Payment Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Sort ID 175-DownPaymentType = "OtherTypeOfDownPayment"	If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.	Enumerated	AggregatedRemainingTypes Grant SecondaryFinancingClosedEnd SecondaryFinancingHELOC	Enumerated
193.1	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	AlterationsImprovementsAndRepairsAmount	The cost of any alterations, improvements, repairs and rehabilitation to be made on the subject property. Collected on the URLA in Section VII line b.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	Not Used	Not Used			N/A
194	6/27/2016	7/1/2019	FNM Conditionality FNM Conditionality Details FNM Implementation Notes	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	BorrowerPaidDiscountPointsTotalAmount	The total dollar amount of discount points that are paid by the borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	Not Used	Not Used	N/A		N/A
195	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 313-LienPriorityType = "FirstLien"	Enter the amount indicating the contract purchase price of the property, net of any adjustments for sales concessions, as described in the Fannie Mae Selling Guide, including personal property and financing concessions that exceed Fannie Mae limits.  See the Fannie Mae Selling Guide for instructions to calculate the purchase price amount for scenarios such as: construction-to-permanent loans, loans used to payoff of installment land contracts, HomeStyle Energy loans, HomeStyle Renovation loans, and loans with Community Seconds or Community Land Contracts. Round down to nearest whole dollar.	Numeric 9		Numeric 9

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198	7/23/2012	6/8/2021	FNM Implementation Notes FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	SectionOfActType	Identifies the section of the National Housing Act that defines underwriting guidelines for VA or FHA loan evaluations.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 317-MortgageType <> "Conventional"	Refer to the Fannie Mae Selling Guide for additional information.	Enumerated	184 203B 203B251 203H 203K 203K251 234C 234C251 502 3710	Enumerated
207	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDA_HOEPALoanStatusIndicator	Flag used to indicate that loan is to be reported as a HOEPA (Home Ownership and Equity Protection Act of 1994) loan for HMDA reporting.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Required even if Seller is not covered by HMDA. It is important to note that Fannie Mae does not purchase mortgages that are determined to be "high-cost" mortgages under the Home Ownership and Equity Protection Act (HOEPA), and that the loan delivery software will reject any data transmission with a "true" Identifier.	Boolean	false true	Boolean
208	7/28/2025	10/18/2024	FNM Conditionality Details FNM Implementation Notes	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	FFIEC provides institutions a rate spread calculator at: <a href="https://ffiec.cfbp.gov/tools/rate-spread">https://ffiec.cfbp.gov/tools/rate-spread</a>  The only reasonable values supported at this time are restricted to a format of Percent 2.2.	Percent 3.4		*Percent 2.2
209	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestAccrualType	Describes the formula used to calculate interest accrued since the previous payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	AverageDailyInterestAccrual DailyInterestAccrual	Enumerated
210	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisDaysInYearCountType	The number of days in a year to be used for a loan's interest calculation. Commonly used for daily simple interest and other loans for which interest due is calculated monthly.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	360 365 366	Enumerated
211	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationBasisType	Defines the loan balance upon which the interest is calculated.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Enumerated	AverageBalance DailyLoanBalance EndOfPeriod	Enumerated
213	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationEffectiveMonthsCount	The number of months that the individual occurrence of this INTEREST_CALCULATION_RULE is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		Numeric 3		Numeric 3
214	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationPeriodType	Describes the length of the interest accrual period.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Enumerated	Biweekly Day Month	Enumerated
215	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Enumerated	Simple	Enumerated
217	7/23/2012	11/26/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	LoanInterestAccrualStartDate	The date that interest begins to accrue for a loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD		YYYY-MM-DD
218	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY	INTEREST_ONLY	InterestOnlyEndDate	The date on which the interest-only period on the loan ends.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 237-InterestOnlyIndicator = "true"		YYYY-MM-DD		YYYY-MM-DD

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221	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedInvestorLoanIdentifier	Identifier of a loan from a related or original transaction. May be used for modifications and conversion of existing loans.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 222-RelatedLoanInvestorType = "FNM" AND IF applies	If the loan is a manually underwritten High LTV Refi, specify the Fannie Mae Loan Number assigned to the original loan when it was delivered to Fannie Mae, if available.  If the loan is a RefiNow loan, specify the Fannie Mae Loan Number assigned to the original loan when it was delivered to Fannie Mae, if available.  Note: If Fannie Mae is unable to locate the old loan number using its automated lookup service (based on the property address and other loan data), and the original loan number is not provided, the seller must contact Fannie Mae for assistance.	String 10		String 10
222	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	RelatedLoanInvestorType	Specifies the investor of the associated loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF applies	If the loan is a RefiNow loan, specify "FNM".  If the loan is a manually underwritten High LTV Refi, specify "FNM". Note: Fannie Mae must be the investor of the loan being refinanced in order to be eligible for the High LTV Refi program.	Enumerated	FNM	Enumerated
224	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ApplicationReceivedDate	The date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the truth-in-lending disclosure.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	The date the creditor or originator first received the information necessary to constitute a loan application under the TRID rules.	YYYY-MM-DD		YYYY-MM-DD
225	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to include additional directions.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Enter "false" unless the <i>Mortgage</i> is assumable as of the <i>Note Date</i> . For MBS, all loans in the pool must have the same <i>AssumabilityIndicator</i> .	Boolean	false true	Boolean
226	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	If the loan is a balloon, the <i>BalloonIndicator</i> must equal "true". For MBS, all loans in the pool must have the same <i>BalloonIndicator</i> .	Boolean	false true	Boolean
227	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BorrowerCount	The number of borrowers obligated on the note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Even though only four borrower containers are supported in the loan delivery file, specify the total borrowers obligated on the note in the <i>BorrowerCount</i> data point.	Numeric 2		Numeric 2
228	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyIndicator	Indicates whether there is a temporary buydown subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Boolean	false true	Boolean
229	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CapitalizedLoanIndicator	Indicates that interest accrued, escrow disbursements made, and/or fees charged will be added to the unpaid principal balance.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Capitalized mortgages are those in which accrued interest, taxes, hazard insurance premiums and/or late charges are added to the unpaid principal balance of the loan. Interest capitalization occurs any time interest (accrued and unpaid) and loan fees are added to the outstanding principal balance of a loan. This applies when a loan has been modified or is an option Adjustable Rate Mortgage (ARM). Deliver this data point as "false" if the loan had not been modified or was not an option ARM.	Boolean	false true	Boolean
231	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConstructionLoanIndicator	Indicates whether or not this is a construction loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	ConstructionLoanIndicator should always equal "false"	Boolean	false true	Boolean
232	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ConvertibleIndicator	Indicates that the loan has a convertible characteristic.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Boolean	false true	Boolean

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233	5/20/2019	5/22/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ENoteIndicator	Indicates that an eNote is used as part of this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Exists	Enter "true" if at the time of delivery, the Note is stored electronically rather than by traditional paper documentation.	Boolean	false true	Boolean
234	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	EscrowIndicator	Indicates whether or not escrows are associated with this loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Boolean	false true	Boolean
236	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Sort ID 138-LoanAmortizationType = "AdjustableRate"	Enter the number of months from the First Payment to the First Rate Change Date.	Numeric 3		Numeric 3
237	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	For MBS, all loans in the pool must have the same InterestOnlyIndicator.	Boolean	false true	Boolean
238	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Supply "true" if the loan qualifies for a Fannie Mae Affordable Product program as specified in the Fannie Mae Selling Guide.  HomeReady is the only standard Fannie Mae Selling Guide product that is considered an affordable program. The lender's Master Agreement may contain variances for other affordable products. The lender must contact its Fannie Mae Account Manager or Credit Account Risk Manager (CARM) with questions about specific variances.	Boolean	false true	Boolean
240	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	PrepaymentPenaltyIndicator	Indicates whether the loan includes a penalty charged to the borrower in the event of prepayment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Boolean	false true	Boolean
241	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	RelocationLoanIndicator	Indicates if the loan is part of a corporate relocation program.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Boolean	false true	Boolean
243	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	SharedEquityIndicator	Indicates the mortgage is for resale-restricted, owner-occupied housing in which the rights, responsibilities, and benefits of residential property ownership are shared between individual homeowners and another party representing the interests of a larger community.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	This data point is used for indicating when the property has a shared equity mortgage. These mortgages are typically done as part of an affordable lending program with a government agency or nonprofit sharing some of the costs (and ownership), and thereby incurring lower payments or costs to purchase for the homeowner. All loans (first or second) with a shared equity feature are to be identified as shared equity loans, regardless of the form of the investor.	Boolean	false true	Boolean
244	6/27/2016	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	TotalMortgagedPropertiesCount	The number of 1- to 4-unit properties that are financed and owned and/or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Enter the total number of financed 1-4 unit residential properties owned by all borrowers on the loan. Do not include commercial properties or timeshares. If multiple borrowers own the same property, it only needs to be counted once. The subject property is also included in the property count.	Numeric 2		Numeric 2
244.1	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	EnergyImprovementAmount	The total dollar amount of energy related improvements included in the transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	O	Not Used	Not Used			N/A



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247	5/20/2019	11/19/2018 (Import) 1/28/2019 (UI)	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVE L_CREDIT_D ETAIL	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF applies	If all borrowers have non-traditional credit, report "InsufficientCreditHistory"  If any borrower's credit file does not include complete and accurate information that is sufficient to ensure the validity of the credit score, report "SignificantErrorsScore".  If the lender has instructed DU to disregard confirmed incorrect foreclosure, bankruptcy, and/or mortgage delinquency information, report "SignificantErrorsScore". Do not report "SignificantErrorsScore" when the lender has instructed DU to disregard derogatory credit data due to extenuating circumstances.  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Enumerated	InsufficientCreditHistory SignificantErrorsScore	Enumerated
249	TBD	TBD	FNM Implementation Notes	Revision	Documentation change. In Production on the FNM Revision Effective Date.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVE L_CREDIT_D ETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251-LoanLevelCreditScoreValue = 0	Provide if a non-zero loan level credit score value exists.  Use "MiddleOrLowerThenLowest" when providing the lowest of lower or middle borrower credit scores.  Use "Other" when selecting a value in LoanLevelCreditScoreSelectionMethodTypeOtherDescription.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other	Enumerated
250	TBD	TBD	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVE L_CREDIT_D ETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 249-LoanLevelCreditScoreSelectionMethodType = "Other"	Use "AverageThenLowest" when providing the lowest of the average borrower credit scores.	Enumerated	AverageThenLowest SellerSpecific	Enumerated
251	TBD	TBD	FNM Implementation Notes	Revision	Documentation change. In Production on the FNM Revision Effective Date.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVE L_CREDIT_D ETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	R	Required for all loans.	A value indicating the representative credit score assigned to the loan.  If all borrowers have non-traditional credit, provide '0', otherwise a non-zero value will be expected. Per the Selling Guide, "credit score" refers to the classic FICO score developed by Fair Isaac Corporation.	Numeric 4		Numeric 4
251.1	TBD	TBD	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVE L_CREDIT_S CORE	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 251.5-LoanLevelCreditScoreValue exists	Provide the credit model associated with the LoanLevelCreditScoreValue (Sort ID - 251.5) if a non-zero loan level credit score value exists.  NOTE: FICO4 is also known as Classic FICO.	Enumerated	FICO10T FICO4 Vantage4	Enumerated

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251.2	TBD	TBD	Relocation of existing data point. FNM Implementation Notes	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If applies	If all borrowers have non-traditional credit, report "InsufficientCreditHistory".  If any borrower's credit file does not include complete and accurate information that is sufficient to ensure the validity of the credit score, report "SignificantErrorsScore".  If the lender has instructed DU to disregard confirmed incorrect foreclosure, bankruptcy, and/or mortgage delinquency information, report "SignificantErrorsScore". Do not report "SignificantErrorsScore" when the lender has instructed DU to disregard derogatory credit data due to extenuating circumstances.  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Enumerated	InsufficientCreditHistory SignificantErrorsScore	Enumerated
251.3	TBD	TBD	Relocation of existing data point. FNM Implementation Notes	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Sort ID 251.5-LoanLevelCreditScoreValue > 0	Use "AverageThenAverage" when providing an average of the average borrower credit scores  Use "MiddleOrLowerThenLowest" when providing the lowest of lower or middle borrower credit scores.  Use "Other" when selecting a value in LoanLevelCreditScoreSelectionMethodTypeOtherDescription.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other	Enumerated
251.4	TBD	TBD	Relocation of existing data point.	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	If Sort ID 249251.3-LoanLevelCreditScoreSelectionMethodType = "Other"	Use "AverageThenLowest" when providing the lowest of the average borrower credit scores.	Enumerated	AverageThenLowest SellerSpecific	Enumerated
251.5	TBD	TBD	Relocation of existing data point. FNM Implementation Notes	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	R	Required for all loans.	A value indicating the representative credit score assigned to the loan for the credit score model indicated in Sort ID 251.1-CreditScoreCategoryVersionType. Disregard any borrower without a credit score when determining this value.  If all borrowers have non-traditional credit, provide '0', otherwise a non-zero value will be expected.	Numeric 4		Numeric 4
252	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Supply EITHER NoteDate (Sort ID 320) for non-modified loan deliveries OR LoanModificationEffectiveDate (Sort ID 259) for modified loan deliveries.	YYYY-MM-DD		YYYY-MM-DD
253	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	For non-modified loans the LoanStateType equals "AtClosing". For modified loans the LoanStateType equals "AtModification".	Enumerated	AtClosing AtModification	Enumerated
254	7/23/2012	7/10/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	BaseLTVRatioPercent	The result of dividing the difference of the original unpaid principal balance (UPB) minus the financed mortgage insurance premium by the value of the subject property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Unless otherwise specified in the <i>Selling Guide</i> , divide the sum of the original loan amount excluding any financed mortgage insurance premium amount by (i) in the case of a purchase transaction, the lower of the PurchasePriceAmount (SortID 195) or PropertyValuationAmount (SortID 83), or (ii) in the case of a refinance transaction, the PropertyValuationAmount (SortID 83).  Only whole numbers will be supported at this time. The BaseLTVRatioPercent must be truncated (shortened) to two decimal places. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be delivered as 96; 80.01% will be delivered as 81.	Percent 3.4		*Numeric 3

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255	7/23/2012	7/10/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Unless otherwise specified in the <i>Selling Guide</i> , divide the sum of the original loan amount (which includes any financed mortgage insurance premium amount) by (i) in the case of a purchase transaction, the lower of the PurchasePriceAmount (SortID 195) or PropertyValuationAmount (SortID 83), or (ii) in the case of a refinancing transaction, the PropertyValuationAmount (SortID 83).  Only whole numbers will be supported at this time. The LTVRatioPercent must be truncated (shortened) to two decimal places. The truncated result must be rounded up to the next whole percent. For example: 96.001% will be delivered as 96; 80.01% will be delivered as 81.	Percent 3.4		*Numeric 3
256	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		YYYY-MM-DD		YYYY-MM-DD
257	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	For a Cash delivery of a biweekly payment mortgage, indicate the biweekly amortization term. If the final biweekly payment falls on a day other than the first of the month, the entire month must be included in the term.  For an MBS pool delivery of a biweekly payment mortgage, indicate the term over which the mortgage will be amortized rather than the biweekly term.  For a Cash delivery of a balloon mortgage, indicate the term of the balloon (for example, a 30-year mortgage with a 7-year balloon payment should reflect 84 months, not 360).  For a modified loan provide the LoanMaturityPeriodCount at the time of modification.	Numeric 3		Numeric 3
258	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	LoanMaturityPeriodType must equal "Month"	Enumerated	Month	Enumerated
258.1	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	BiweeklyComparableMonthlyMaturityDate	For a loan with scheduled biweekly payments this is the alternative maturity date if the loan had scheduled monthly payments.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
259	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION	MODIFICATION	LoanModificationEffectiveDate	The date on which the change in the terms of the Note go into effect.	SubjectLoan	AtModification	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Enter the date of the Loan Modification Agreement.	YYYY-MM-DD		YYYY-MM-DD
268	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Must be within \$1.00 of the amount that we calculate by using the amortization term, note rate, and original loan amount. For a cash delivery of a biweekly payment mortgage, use the full monthly payment amount; however, for an MBS pool delivery, use the biweekly payment amount, not the full monthly payment.  For a modified loan provide the InitialPrincipaAndInterestPaymentAmount at the time of modification.  The only reasonable values supported at this time are restricted to a format of Amount 7.2.	Amount 9.2		*Amount 7.2
269	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentBillingStatementLeadDaysCount	The number of days between the billing statement date and the payment due date.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214- InterestCalculationPeriodType = "Day"	This value is constant from payment to payment. Only reasonable values supported at this time are restricted to the format of Numeric 2	Numeric 3		*Numeric 2

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270	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	PaymentFrequencyType must equal "Monthly"	Enumerated	Monthly	Enumerated
272	7/23/2012	11/20/2018	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	For an MBS pool delivery, the system will convert a first payment date that is any day other than the first day of the month as the first day of the following month before it performs any calculation. This is for editing purposes only--the date is not physically changed.  The first payment date must be no later than two months from the final disbursement date of the loan proceeds. In the case of a single-close construction-to-permanent loan, the two month period begins at the time of the conversion to permanent financing.	YYYY-MM-DD		YYYY-MM-DD
287	6/27/2016	9/23/2023	FNM Implementation Notes	Revision	Documentation update to correct wording in implementation notes.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Enter the number of months of verified liquid financial reserves from all borrowers that are available after closing.  Reserves are calculated as the total amount of liquid assets remaining after the loan transaction closes divided by the qualifying payment amount. See the Fannie Mae Selling Guide for additional information about reserves, including unacceptable sources.  Round down to the a whole number. For example, 1.5 months would be delivered as 1.	Numeric 3		Numeric 3
290	7/23/2012	11/20/2018	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalLiabilitiesMonthlyPaymentAmount	The total monthly liabilities for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Enter the sum of the monthly debt payment for all borrowers calculated in accordance with the Fannie Mae Selling Guide, and using the TotalMonthlyProposedHousingExpenseAmount (Sort ID 292). Round to the nearest dollar. The only reasonable values supported at this time are restricted to a format of Numeric 5.	Numeric 9		*Numeric 5
291	7/23/2012	7/10/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyIncomeAmount	The total monthly income for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Enter the sum of BorrowerQualifyingIncomeAmount (Sort ID-573) for all borrowers. Round to the nearest dollar. The only reasonable values supported at this time are restricted to a format of Numeric 6.	Numeric 9		*Numeric 6
292	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalMonthlyProposedHousingExpenseAmount	The total monthly proposed housing expense for all borrowers on the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	When the PropertyUsageType (Sort ID 69) is PrimaryResidence: • enter the sum of the monthly charges on the subject property calculated in accordance with the Fannie Mae Selling Guide determined using the principal and interest amount the borrower is making at the time the seller delivers the mortgage, and when applicable, the primary housing expense of all non-occupant borrowers. • the value must be greater than or equal to the value delivered in InitialPrincipalAndInterestPaymentAmount (Sort ID 268).  When the PropertyUsageType (Sort ID 69) is Second Home or Investment, enter the sum of the primary housing expense for all borrowers, not the subject property housing expense.  Round to the nearest dollar. The only reasonable values supported at this time are restricted to a format of five numeric digits.	Numeric 9		*Numeric 5

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293	6/27/2016	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutAmount	The amount of cash the borrower will receive at the closing of the loan on a refinance transaction.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 294-RefinanceCashOutDeterminationType = "CashOut"	The calculation for this data point is:  Sort ID 319-NoteAmount minus the following amounts paid with proceeds of the refinanced mortgage: • existing first lien payoff amount (including any prepayment penalty) • unpaid balance of any subordinate liens secured by the subject property that were used in their entirety to purchase the subject property • closing costs for the new loan (including escrows and prepaids) • unpaid balance of any Property Assessed Clean Energy (PACE) loan • unpaid balance of any secured or unsecured debt that was used solely for energy-related improvements • buy out amount of a transaction that requires one owner to buy out the interest of another owner per the Fannie Mae Selling Guide.  Report zero if cash from borrower at closing is greater than zero.	Amount 9.2		Amount 9.2
294	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutDeterminationType	Specifies how the lender has classified a refinanced loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance"	Supported enumerations for RefinanceCashOutDeterminationType include: "CashOut", "LimitedCashOut", and "NoCashOut".  "NoCashOut" is only valid for FHA, VA, and USDARuralHousing loans. Conventional loans with "NoCashOut" need to be submitted as "LimitedCashOut". Refer to the Fannie Mae Selling Guide for specific guidance.	Enumerated	CashOut LimitedCashOut NoCashOut	Enumerated
311	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK	PRICE_LOCK	PriceLockDatetime	The date and time on which the agreement to lock a price was made.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Provide the Rate Set Date used in determining the HMDARateSpreadPercent (Sort ID 208) in accordance with the 2015 HMDA Final Rule. The time will be ignored if provided.	YYYY-MM-DD		YYYY-MM-DD
312	6/27/2016	11/20/2018	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	DisclosedIndexRatePercent	The value of the financial index, expressed as a percent, used to calculate the Disclosed Fully Indexed Interest Rate that must be disclosed to the borrower for adjustable rate mortgages.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	Enter the value of the index (IndexSourceTypeOtherDescription (Sort ID 111)) used to calculate the Fully Indexed Rate which is used to generate the SettlementClosing Disclosure Statement for adjustable rate loans.	Percent 3.4		Percent 3.4
313	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	Provide only for loans not modified prior to delivery.  At this time, the only valid value is "FirstLien".	Enumerated	FirstLien	Enumerated
315	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LoanPurposeType	Specifies the purpose for which the loan proceeds will be used.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Enumerated	Purchase Refinance	Enumerated
317	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	For MBS, all loans in the pool must have the same MortgageType.	Enumerated	Conventional FHA USDARuralHousing VA	Enumerated
318	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageTypeOtherDescription	A free-form text field used to collect additional information or a description of the mortgage type when Other is selected.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
319	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans		Amount 9.2		Amount 9.2
320	7/23/2012	12/13/2016	Loan State Type	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Non-Mods)	N/A	CR	CR	IF Sort ID 397-MortgageModificationIndicator = "false"	Supply only for unmodified loans; LoanStateType equals "AtClosing"	YYYY-MM-DD		YYYY-MM-DD

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321	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
322	7/23/2012	9/25/2017	ULDDS Conditionality FNM Conditionality Details FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingCaseIdentifier	A unique identifier assigned by the underwriting system to the underwriting case for a specific loan application.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CI	R	Required for all loans	A ten-digit numeric value (Casefile ID) used to identify the unique number that Desktop Underwriter® (DU®) or UCD collection service assigned to the mortgage which is used for tracking subsequent activity related to the mortgage.  Not required for loans underwritten outside of DU and closed before September 25, 2017. Only one Casefile ID is applied to a loan.  Note: The revision reflected here is allowed as early as 5/22/2017 and required on 9/25/2017.	String 20		*String 10
325	7/23/2012	6/8/2021	FNM Implementation Notes FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingRecommendationDescription	The loan approval recommendation determined by the automated underwriting system.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "DesktopUnderwriter"	Enter the recommendation from the most recent DU evaluation. Do not report values from other AUS systems. Do not report for manually underwritten loans.	Enumerated	ApproveEligible ApproveIneligible Error OutOfScope ReferWithCaution Unknown	Enumerated
326	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType	The type of automated underwriting system used to evaluate the loan.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 328- LoanManualUnderwritingIndicator = "false"		Enumerated	DesktopUnderwriter Other	Enumerated
327	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING	AUTOMATED_UNDERWRITING	AutomatedUnderwritingSystemType OtherDescription	A free-form text field used to collect additional information when Other is selected for Automated Underwriting System Type.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	CR	CR	IF Sort ID 326- AutomatedUnderwritingSystemType = "Other"		Enumerated	GuaranteedUnderwritingSystem	Enumerated
328	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL	UNDERWRITING_DETAIL	LoanManualUnderwritingIndicator	Indicates that the loan was manually underwritten.	SubjectLoan	AtClosing (Non-Mods) OR AtModification	N/A	R	R	Required for all loans	Supply "true" if the loan underwriting decision is based on manual underwriting and not the recommendation from an automated underwriting system.	Boolean	false true	Boolean
332	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	Submit this LOAN container (SortIDs: 332-351) with origination data for modified loans being delivered to FNM. Use LOAN container with LoanStateType equal "AtModification" (SortIDs: 93-331) with all data points updated to reflect modified loan. Some values may not have changed.	Enumerated	SubjectLoan	Enumerated
332.1	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	For loans modified prior to delivery, provide this information if the loan was an ARM loan at original closing.  Send two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container. In the first container, AdjustmentRuleType = "First". In the second container AdjustmentRuleType = "Subsequent".	Enumerated	First Subsequent	Enumerated

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332.2	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentFrequencyMonthsCount	The number of months between rate adjustments, if the interest rate on the SubjectLoan loan can change.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	For loans modified prior to delivery, if the loan was an ARM loan at original closing, provide the number of months between interest rate adjustments of the original ARM loan. For example, if the original ARM loan was 7/1, report "12" for each of the two required instances.  Send two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container. In the first container, AdjustmentRuleType = "First". In the second container AdjustmentRuleType = "Subsequent".	Numeric 3		Numeric 3
333	7/23/2012	6/8/2021	FNM Implementation Notes FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the amortization type of the loan at original closing.	Enumerated	AdjustableRate Fixed	Enumerated
335	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the interest calculation method of the loan at original closing.  At this time, the only valid value is "Simple"	Enumerated	Simple	Enumerated
337	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, if the loan was a balloon loan at original closing, provide "true".	Boolean	false true	Boolean
337.1	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InitialFixedPeriodEffectiveMonthsCount	The number of months that the initial fixed period of a hybrid ARM is in effect.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true" AND Sort ID 333-LoanAmortizationType = "AdjustableRate"	For loans modified prior to delivery, if the loan was an ARM loan at original closing, provide the initial fixed period (in months) of the original ARM loan. For example, if the original ARM loan was 7/1, report "84".  Send two instances of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container. In the first container, AdjustmentRuleType = "First". In the second container AdjustmentRuleType = "Subsequent".	Numeric 3		Numeric 3
337.2	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	InterestOnlyIndicator	Indicates whether loan is set up with interest-only payments.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, if the loan was an interest-only loan at original closing, provide "true".	Boolean	false true	Boolean
338	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original note date of the loan that was modified.	YYYY-MM-DD		YYYY-MM-DD
339	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide "AtClosing".	Enumerated	AtClosing	Enumerated
340	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original maturity date of the loan that was modified.	YYYY-MM-DD		YYYY-MM-DD
342	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original payment frequency of the loan that was modified.  At this time, the only valid value is "Monthly"	Enumerated	Monthly	Enumerated
344	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original first payment date of the loan that was modified.	YYYY-MM-DD		YYYY-MM-DD
345	7/23/2012	6/8/2021	FNM Implementation Notes FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original lien position of the loan that was modified.  At this time, the only valid value is "FirstLien"	Enumerated	FirstLien	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
347	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original mortgage type of the loan that was modified.	Enumerated	Conventional FHA USDARuralHousing VA	Enumerated
349	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original note amount of the loan that was modified.	Amount 9.2		Amount 9.2
350	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteDate	The date on the mortgage or Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original note date of the loan that was modified.	YYYY-MM-DD		YYYY-MM-DD
351	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	SubjectLoan	AtClosing (Mods)	N/A	CR	CR	IF Sort ID 397- MortgageModificationIndicator = "true"	For loans modified prior to delivery, provide the original interest rate on the note of the loan that was modified.	Percent 3.4		Percent 3.4
352	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	SubjectLoan	Current	N/A	R	R	Required for all loans		Enumerated	SubjectLoan	Enumerated
354	5/20/2019	11/19/2018 (Import) 1/28/2019 (UI)	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	ConvertibleStatusType	Indicates whether the mortgagor has exercised the option to convert the ARM loan to a fixed rate loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 232-ConvertibleIndicator = "true"	Note: The update reflected here may be imported immediately and will be conditionally required beginning 5/20/19. Enter "Exercised" when the conversion option has been exercised prior to delivery.	Enumerated	Active Exercised Expired	Enumerated
355	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	NextRateAdjustmentEffectiveDate	The date on which the next interest rate adjustment goes into effect.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	The next interest change date occurring after the mortgage is delivered to the GSE.	YYYY-MM-DD		YYYY-MM-DD
363	5/20/2019	5/22/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL	ESCROW_DETAIL	EscrowBalanceAmount	Escrow balance on the loan net of any escrow advances. May be a negative amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true" AND delivered through a Fannie Mae Servicing Released solution (e.g. SET or SMP).	Co-issue servicers need the Escrow Balance in order to support loan/borrower boarding and settlement of the servicing rights purchase with the co-issue seller.	Amount 9.2		Amount 9.2
364	5/20/2019	6/8/2021	FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemType	Specifies the type of Escrow Item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 366- EscrowMonthlyPaymentAmount ≥ "1"	Enter the applicable value for each item to be paid from escrow.  All values may be imported or manually entered in Loan Delivery as of July 2018.  Enter "Other" to report an enumeration from EscrowItemTypeOtherDescription (Sort ID 365).  Co-issue servicers need the Escrow Detail in order to support loan/borrower boarding.	Enumerated	BoroughPropertyTax CityPropertyTax CountyPropertyTax DistrictPropertyTax EarthquakeInsurance FloodInsurance HazardInsurance MortgageInsurance Other PestInsurance SchoolPropertyTax StatePropertyTax TownshipPropertyTax TownshipPropertyTax VillagePropertyTax WindstormInsurance	Enumerated



Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
365	5/20/2019	6/8/2021	FNM Implementation Notes FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowItemOtherDescription	A free-form text field to collect additional information when Other is selected for Escrow Item Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 364-EscrowItem = "Other"	Enter the applicable value for each item to be paid from escrow.  Enter "GroundRent" to report ground rent for Leasehold properties.  Co-issue servicers need the Escrow Detail in order to support loan/borrower boarding.	Enumerated	AssessmentTax CityBondTax CondominiumAssociationDues CondominiumAssociationSpecialAssessment ConstructionCompletionFunds CooperativeAssociationDues CooperativeAssociationSpecialAssessment CountyBondTax CreditDisabilityInsurance CreditLifeInsurance CreditPropertyInsurance CreditUnemploymentInsurance DebtCancellationInsurance DebtSuspensionInsurance EnergyEfficientImprovementFunds GroundRent HailInsurance HomeownersAssociationDues HomeownersAssociationSpecialAssessment HomeownersInsurance ParishTax PropertyTax RehabilitationFunds VolcanoInsurance	Enumerated
366	5/20/2019	5/22/2017	New Data Point	New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL	ESCROW_ITEM_DETAIL	EscrowMonthlyPaymentAmount	The monthly payment amount for the escrow item.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 234-EscrowIndicator = "true AND delivered through a Fannie Mae Servicing Released solution (e.g. SET or SMP).	Enter the amount for the associated EscrowItemType. If the EscrowMonthlyPaymentAmount ≤ "0.99" enter "1.00".  May not be a negative amount. Co-issue servicers need the Escrow Detail in order to support loan/borrower boarding.	Amount 9.2		Amount 9.2
367	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE	INTEREST_CALCULATION_OCCURRENCE	CurrentAccruedInterestAmount	The dollar amount of interest accrued on the loan between the last paid installment date and the date reported.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"	The remaining interest that is due from the prior period. The only reasonable values supported at this time are restricted to a format of Amount 7.2.	Amount 9.2		*Amount 7.2
368	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	SubjectLoan	Current	N/A	CR	CR	IF applies	This data point collects the Special Feature Codes (SFCs) at the loan level. There is a limit of ten values that can be delivered for the InvestorFeatureIdentifier. Values must be numeric.	String 3		*Numeric 3
369	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	BaseGuarantyFeePercent	The guaranty fee rate prior to applying any adjustments, such as buyup/buydown. This can be specified in a price sheet, commitment, or other agreement. The guaranty fee is a portion of the interest on the loan that is paid to a party to ensure the timely payment of principal and interest to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	CI	CR	Required for MBS loans	The Base Guaranty Fee does not include any adjustment to reflect the Alternative Payment Method (APM) remittance cycle or a buyup or buydown of the guaranty fee.  Value should be reflected as a percentage, not as basis points. The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
373	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeeAddOnIndicator	Indicates whether an eligible seller has elected the Add On or Post-Settlement delivery fees for a specific mortgage.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
374	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeeAfterAlternatePaymentMethodPercent	Contractual guaranty fee (after adjusting for the alternate payment method (APM) remittance cycle, if applicable) for an Mortgage Backed Security (MBS) pool mortgage.	SubjectLoan	Current	N/A	CI	CR	Required for MBS loans	Value should be reflected as a percentage, not as basis points. The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
375	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	GuarantyFeePercent	The guaranty fee rate after applying all adjustments to the guaranty fee, such as buyup/buydown. The guaranty fee is a portion of the interest on the loan that is paid to a party to guarantee the timely payment of interest and principal to the holders of securities backed by the loan.	SubjectLoan	Current	N/A	CI	CR	Required for MBS loans	Value should be reflected as a percentage, not as basis points. Zero is a valid value. The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
376	7/28/2025	3/22/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	<ul style="list-style-type: none"> <li>SFC 774: DU-Issued Value Acceptance + Property Data</li> <li>SFC 801: DU-Issued Value Acceptance (Appraisal Waiver) (non-High LTV Refinance)</li> <li>SFC 807: DU-Issued Value Acceptance (Appraisal Waiver) (High LTV Refinance)</li> </ul>	Enumerated	ValueAcceptance	Enumerated

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378	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorOwnershipPercent	Identifies the percentage amount of the loan owned by the investor.	SubjectLoan	Current	N/A	R	R	Required for all loans	Specify the contractual percent of interest that Fannie Mae will be purchasing for a cash delivery or an MBS pool of participation interests. If no contractual ownership arrangement exists, this value should equal 100. The only reasonable values supported at this time are restricted to a format of 3 numeric digits.  All loans in the pool or commitment must have the same InvestorOwnershipPercent. This data is requested at both the loan and pool level.	Percent 3.4		*Numeric 3
379	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorProductPlanIdentifier	Specifies the investor identifier associated with the loan product being financed.	SubjectLoan	Current	N/A	CI	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	For MBS, all loans in the pool must have the same InvestorProductPlanIdentifier.	String 10		*Numeric 5
380	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceDay	The day of the month on which principal and interest for the loan are remitted by the servicer to the investor.	SubjectLoan	Current	N/A	CI	CR	Required for MBS loans	Format = "--DD". For example, the 18th would be represented as "--18". For an MBS Express pool, indicate "--04" even though the remittances can actually take place on two different dates. For MBS, all loans in the pool must have the same InvestorRemittanceDay.	---DD		---DD
381	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorRemittanceType	This describes the contractual accounting method used to calculate the funds received by the servicer from the borrower that are due to the investor.	SubjectLoan	Current	N/A	CI	R	Required for all loans	All values are valid for Cash. The value of "ScheduledInterestScheduledPrincipal" is the only valid value for MBS.	Enumerated	ActualInterestActualPrincipal ScheduledInterestActualPrincipal ScheduledInterestScheduledPrincipal	Enumerated
384	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LenderTargetFundingDate	The date the lender selects to have its whole loan purchase funded. Proceeds are typically wired to the lender 24 hours after the purchase of the loan. By selecting this date, the lender manages when the funds are to be wired.	SubjectLoan	Current	N/A	CI	CR	IF Applies	If a Lender wants to include a specific date as to when the loan will be funded.	YYYY-MM-DD		YYYY-MM-DD
385	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanAcquisitionScheduledUPBAmount	The scheduled unpaid principal balance of the mortgage as of loan acquisition or the issue date of the associated security.	SubjectLoan	Current	N/A	CI	CR	Required for MBS loans	The scheduled unpaid principal balance of the mortgage as of loan acquisition or issue date of the associated security. The Issue Date Principal Balance is the scheduled balance for an MBS loan as of the issue date for the pool. If the payment is due on the first of the month, indicate the balance after application of the principal portion of the payment due in the issue month (otherwise, indicate the balance after application of the principal portion of the payment due in the month preceding the	Amount 9.2		Amount 9.2
386	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownBasisPointNumber	The number of basis points of loan-level buyup/buydown selected by the seller for this mortgage.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
387	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanBuyupBuydownType	Specifies the type of buyup or buydown an eligible seller has elected to exercise for a specific mortgage.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
389	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LoanDefaultLossPartyType	Indicates the party that bears the default loss for the loan.	SubjectLoan	Current	N/A	CI	CR	Required for MBS loans	Used in conjunction with REOMarketingPartyType (Sort ID 391) to determine Foreclosure Loss Risk Code. Maps to Foreclosure Loss Risk Code as follows: F = LoanDefaultLossPartyType="Investor" and REOMarketingPartyType="Investor" L = LoanDefaultLossPartyType="Lender" and REOMarketingPartyType="Lender" S = LoanDefaultLossPartyType="Shared" and REOMarketingPartyType="Lender" M = LoanDefaultLossPartyType="Shared" and REOMarketingPartyType="Investor"	Enumerated	Investor Lender Shared	Enumerated

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391	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	REOMarketingPartyType	Identifies the party responsible for marketing the property in case of default.	SubjectLoan	Current	N/A	CI	CR	Required for MBS loans	Used in conjunction with LoanDefaultLossPartyType (Sort ID 389) to determine Foreclosure Loss Risk Code. Maps to Foreclosure Loss Risk Code as follows: F = LoanDefaultLossPartyType="Investor" and REOMarketingPartyType="Investor" L = LoanDefaultLossPartyType="Lender" and REOMarketingPartyType="Lender" S = LoanDefaultLossPartyType="Shared" and REOMarketingPartyType="Lender" M = LoanDefaultLossPartyType="Shared" and REOMarketingPartyType="Investor"	Enumerated	Investor Lender	Enumerated
393	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to include additional directions.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT	LOAN_COMMENT	LoanCommentText	The text of the loan comment.	SubjectLoan	Current	N/A	CI	CR	IF Applies	Only the first 60 characters will be accepted at this time. Nonpublic information (NPI) should NOT be provided.	String 100		*String 60
394	7/23/2012	3/31/2015	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonResetIndicator	When true, indicates that the balloon loan has been reset.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 226-BalloonIndicator = "true" or Sort ID 337-BalloonIndicator = "true"		Boolean	false true	Boolean
395	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	The current interest rate, expressed as a percent, for this loan.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
397	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	Indicates that a loan modification exists.	SubjectLoan	Current	N/A	R	R	Required for all loans	If a modification has been made to the loan, then the MortgageModificationIndicator must = "true". Post-closing corrections are not considered loan modifications.	Boolean	false true	Boolean
398.1	7/28/2025	10/18/2024	FNM Conditionality Details	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	WarehouseLenderIndicator	An indicator denoting whether a Warehouse Bank is involved in the mortgage loan transaction through a relationship with the lender.	SubjectLoan	Current	N/A	R	R	Required for all loans	Enter "true" if, at time of delivery, a Warehouse Bank is involved in the transaction.	Boolean	false true	Boolean
398.2	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	RemoteOnlineNotarizationIndicator	When true, indicates an online notarial act was performed between a notary public and a principal using audio-visual technology instead of being physically present.	SubjectLoan	Current	N/A	R	R	Required for all loans		Boolean	false true	Boolean
398.3	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	WireInstructionReferenceIdentifier	A unique alphanumeric string representing a reference value for a predefined group of wire instructions.	SubjectLoan	Current	N/A	CI	CR	IF Applies		String 30		String 30
399	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorCommitmentIdentifier	The unique identifier of the commitment that states the terms under which a loan seller and an investor agree to exchange loans for funds, securities, or other assets.	SubjectLoan	Current	N/A	CI	CR	Required for Cash loans	Use the identifier assigned when the lender obtained the commitment.  At this time the only reasonable values are 6 characters long.	String 30		*String 6
400	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorContractIdentifier	A unique identifier for a group of loans identified as part of a cash pool or a security pool.	SubjectLoan	Current	N/A	CR	CR	Required for MBS loans	Use the identifier assigned when the lender obtained the commitment.  At this time the only reasonable values are 6 characters long.	String 30		*String 6
400.1	5/20/2019	5/22/2017	New Data Point	New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	InvestorLoanIdentifier	Account number assigned by the investor used for tracking on the investors systems.	SubjectLoan	Current	N/A	CI	CR	IF Exists	For ASAP Plus loans, enter the previously assigned Fannie Mae Loan Number for the subject transaction. If a value is not provided, Fannie Mae will assign a loan number at delivery.	String 30		String 10

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401	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	MERS_MINIdentifier	Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN).	SubjectLoan	Current	N/A	CR	CR	If loan is registered with MERS	If ENoteIndicator (Sort ID-233) = "True", a MERS MIN will be required.  The only reasonable values supported at this time are 18 characters long.	String 30		*String 18
402	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	SellerLoanIdentifier	A unique identifier assigned by the seller to the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans	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.	String 30		*String 15
403	5/20/2019	11/19/2018 (Import) 1/28/2019 (UI)	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	ServiceLoanIdentifier	A unique identifier assigned by the servicer to identify the loan. For servicing transfer purposes, the servicer would be the transferor.	SubjectLoan	Current	N/A	CR	CR	If Exists	Note: The update reflected here may be imported immediately and will be conditionally required beginning 5/20/19.	String45		String45
403.1	5/20/2019	12/18/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifier	The value of the identifier for the specified type.	SubjectLoan	Current	N/A	CR	CR	If Sort ID 403.2-LoanIdentifierType = "UniversalLoan"	Used for capture of the Universal Loan Identifier (ULI), if exists.	String 45		String 45
403.2	5/20/2019	12/18/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION	LOAN_IDENTIFIER_EXTENSION	LoanIdentifierType	A value from a MISMO prescribed list that specifies the type of loan identifier.	SubjectLoan	Current	N/A	CR	CR	If Exists	Used for capture of the Universal Loan Identifier (ULI), if exists.	Enumerated	UniversalLoan	Enumerated
404	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	LOAN_PROGRAM	LoanProgramIdentifier	Identifies the mortgage program associated with the loan as defined by a specific entity.	SubjectLoan	Current	N/A	CR	CR	If applies	LoanProgramIdentifier must be populated with "LoanFirstTimeHomebuyer" when a loan qualifies as a First Time Homebuyer.	Enumerated	LoanFirstTimeHomebuyer	Enumerated
405	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	SubjectLoan	Current	N/A	R	R	Required for all loans	The date the data is retrieved from the lender's delivery system.	YYYY-MM-DD		YYYY-MM-DD
406	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	SubjectLoan	Current	N/A	R	R	Required for all loans		Enumerated	Current	Enumerated
408.1	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusType	The status of the loans registration with MERS. A loan is registered one time with MERS with its Mortgage Identification Number (MIN). Various life of loan activities may alter the registration status such as a deactivation transaction.	SubjectLoan	Current	N/A	CR	CR	If Sort ID 401-MERS_MINIdentifier exists	Enter "Active" if the loan registration status is currently active on the MERS System. Otherwise enter "Other".  When "Other" is entered please include Sort ID 408.2-MERSRegistrationStatusTypeOtherDescription.	Enumerated	Active Other	Enumerated
408.2	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusTypeOtherDescription	A free-form text field used to capture the MERS Registration Status Type name if Other is selected as the MERS Registration Status Type.	SubjectLoan	Current	N/A	CR	CR	If Sort ID 408.1-MERSRegistrationStatusType = "Other"	The only reasonable value supported at this time is "NotRegisteredOnMERSSystem".	Enumerated	NotRegisteredOnMERSSystem	Enumerated
412	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL	MI_DATA_DETAIL	MICertificateIdentifier	The number assigned by the private mortgage insurance company to track a loan.	SubjectLoan	Current	N/A	CR	CR	If conventional MI exists	At this time the only reasonable values are 10 characters long.	String 50		*String 10

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
413	7/28/2025	10/18/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	MICompanyNameType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists		Enumerated	Essent MGIC Other Radian UGI	Enumerated
414	7/28/2025	10/18/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	MICompanyNameTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyNameType = "Other"		Enumerated	ArchMI Enact MIF NMI	Enumerated
416	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	MICoveragePercent	The percentage of mortgage insurance coverage obtained.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Only whole numbers are supported at this time.	Percent 3.4		*Numeric 3
422	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	MIPremiumFinancedAmount	The amount of the up-front premium that is financed.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 423-MIPremiumFinancedIndicator = "true"	Indicates the amount of any single mortgage insurance premium that is financed as part of the original loan amount. The only reasonable values supported at this time are restricted to a format of Amount 5.2	Amount 9.2		*Amount 5.2
423	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	MIPremiumFinancedIndicator	Indicates whether mortgage insurance premium has been added to loan amount.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists		Boolean	false true	Boolean
426	7/28/2025	10/18/2024	FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	If the MI premiums for the mortgage are either paid monthly or paid upfront, select the source ("Borrower" or "Lender") for the payment of the premium(s). If the premiums are paid both monthly and upfront, select the source of the monthly premium payment only.	Enumerated	Borrower Lender Other	Enumerated
427	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	MIPremiumSourceTypeOtherDescription	A free-form text field to collect MI premium source when Other is selected for MI Premium Source Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Other"		Enumerated	Investor	Enumerated
429	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	PrimaryMIAbsenceReasonType	Specifies the reason that primary mortgage insurance is not required or provided.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional" AND Sort ID 412-MICertificateIdentifier does not exist	Enter "NoMIBasedOnOriginalLTV" if: <ul style="list-style-type: none"> <li>the loan is High LTV Refi loans if the LTV is greater than 80% and the subject loan is not required to have mortgage insurance</li> <li>the LTV at closing was is less than or equal to 80% and the subject loan was is not required to have mortgage insurance.</li> <li>the mortgage insurance obtained at closing was canceled because the unpaid balance of the first lien is less than or equal to 80% of the lesser of original appraised value or sales price.</li> <li>the subject property is located in New York state and the LTV at closing is less than or equal to 80%, based on the LTV Ratio Determination in New York State described in the Fannie Mae Selling Guide.</li> </ul> "MICanceledBasedOnCurrentLTV" can only be delivered for bulk transactions.	Enumerated	MICanceledBasedOnCurrentLTV NoMIBasedOnOriginalLTV Other	Enumerated
430	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DET AIL	ML_DATA_D ETAIL	PrimaryMIAbsenceReasonTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Primary MI Absence Reason Type.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 429-PrimaryMIAbsenceReasonType = "Other"		Enumerated		Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
430.1	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DETAIL/EXTENSION/OTHER/ML_DATA_DETAIL_EXTENSION	ML_DATA_DETAIL_EXTENSION	MIInterestRateAdjustmentPercent	The percentage of the mortgage interest rate allocated to fund mortgage insurance premiums.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Lender" or "Borrower"	The only reasonable values supported at this time are restricted to a format of Percent 1.2	Percent 3.4		*Percent 1.2
430.2	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ML_DATA/ML_DATA_DETAIL/EXTENSION/OTHER/ML_DATA_DETAIL_EXTENSION	ML_DATA_DETAIL_EXTENSION	MIPremiumPlanType	A value from a MISMO prescribed list that specifies the timing of up-front and recurring MI Premium payments.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Lender" or "Borrower"		Enumerated	Annual Monthly Single Split	Enumerated
436	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT	PAYMENT_COMPONENT_BREAKOUT	PrincipalAndInterestPaymentAmount	The principal and interest amount that is part of the total payment being reported.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 138-LoanAmortizationType = "AdjustableRate"	This is the current P&I on the loan and required for ARMs. If the loan has not been adjusted, it will be the same as the P&I at closing. The only reasonable values supported at this time are restricted to a format of Amount 7.2	Amount 9.2		*Amount 7.2
438	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	AggregateLoanCurtailmentAmount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	SubjectLoan	Current	N/A	CR	CR	IF there are curtailments on the loan	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount. Required for: (1) New loans with no mortgage insurance where the original LTV is greater than 80% but the current LTV is less than or equal to 80%. (2) Recast mortgages to collect the payoff amount of the previous mortgage. (3) For MBS mortgages where the first payment date is a future date in order to properly calculate the scheduled issue date UPB.	Amount 9.2		Amount 9.2
440	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	The due date of last paid installment that had been collected for the mortgage.	SubjectLoan	Current	N/A	R	R	Required for all loans	If the loan's first payment has not yet occurred, enter the date that is one month prior to the first payment date. For example, a loan with a May 1 first payment date, where no payments have been made, would have a LastPaidInstallmentDueDate of April 1.	YYYY-MM-DD		YYYY-MM-DD
441	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaymentReceivedDate	The actual date the last payment by the borrower was received by the lender.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 215-InterestCalculationType = "Simple" AND Sort ID 214-InterestCalculationPeriodType = "Day"		YYYY-MM-DD		YYYY-MM-DD
442	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	SubjectLoan	Current	N/A	R	R	Required for all loans		Amount 9.2		Amount 9.2
450	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	FNMHomeImprovementProductType	Denotes the Fannie Mae-specific home improvement product.	SubjectLoan	Current	N/A	CI	CR	IF applies	Although the XML data point is named FNMHomeImprovementProductType, it does not relate to home improvement products. This is the existing HIP Product Code, and should be delivered under the terms of your negotiated contract.	Enumerated	ActualActualBiweekly ConstructionToPermanent DailySimpleInterestCashConventional DailySimpleInterestMBS GovernmentTitle	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
451	7/23/2012	6/8/2021	FNM Implementation Notes FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL	LOAN_PRODUCT_DETAIL	RefinanceProgramIdentifier	Identifies the refinance program associated with the loan as identified by a specific entity.	SubjectLoan	Current	N/A	CR	CR	IF Sort ID 315-LoanPurposeType = "Refinance" AND IF applies	Enter "HighLTVRefi" for mortgage loans with Note Dates on or after 10/1/2017, originated under the High Loan-to-Value Refinance Option, implemented at the direction of FHFA, and announced in Lender Letter 2017-05.  Enter "TexasEquity" for Texas 50(a)(6) mortgage loans. TexasEquity loans are not eligible for HighLTVRefi program.  If both Disaster Response and High LTV Refi apply, enter "HighLTVRefi" as the RefinanceProgramIdentifier and ensure Special Feature Code 416 is provided to identify the property is located in a FEMA area eligible for Individual Assistance in accordance with the Fannie Mae Selling Guide.  If both Disaster Response and TexasEquity apply, enter "TexasEquity" as the RefinanceProgramIdentifier and ensure Special Feature Code 416 is provided to identify the property is located in a FEMA area eligible for Individual Assistance in accordance with the Fannie Mae Selling Guide.	Enumerated	DisasterResponse HighLTVRefi TexasEquity	Enumerated
452	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DELINQUENCY_SUMMARY	DELINQUENCY_SUMMARY	DelinquentPaymentsOverPastTwelveMonthsCount	The number of times during the past twelve months that the payment on the subject loan was delinquent.	SubjectLoan	Current	N/A	R	R	Required for all loans	A mortgage is considered delinquent when all or part of the borrower's monthly installment of principal, interest and, where applicable, escrow remain unpaid: - As of the close of business on the last business day of the month, if the due date for the payment is the first day of the month, or - 30 or more actual calendar days as of the close of business on the last business day of the month, if the due date for the payment is not the first day of the month. - For a loan with no delinquencies, enter "0".	Numeric 2		Numeric 2
453	7/28/2025	3/22/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DISCLOSURE_ON_SERVICER	DISCLOSURE_ON_SERVICER	ServicingTransferEffectiveDate	The date at which the transfer of servicing is effective as reflected on the Notice Of Assignment, Sale, Or Transfer of Servicing Rights document.	SubjectLoan	Current	N/A	CI	CR	IF Applies		YYYY-MM-DD		YYYY-MM-DD
459	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
460	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE	RATE_OR_PAYMENT_CHANGE_OCCURRENCE	LatestConversionEffectiveDate	The most recent date on which a change in the terms of the loan, as described in the Note, became effective.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
461	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
463	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE	INTEREST_CALCULATION_RULE	InterestCalculationType	Defines the method used to calculate the interest on the loan.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
464.1	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
465	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
466	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
467	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	The date when the loan is scheduled to be paid in full as reflected on the Note.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
468	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
469	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	PaymentFrequencyType	Specifies the frequency of the mortgage payment.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
471	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
472	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
474	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
476	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteRatePercent	The actual interest rate as disclosed on the Note.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
496	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien		Enumerated	RelatedLoan	Enumerated
497	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	LoanAmortizationType	A classification or description of a loan generally based on the changeability of the rate or payment over time.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	If the loan is a balloon the BalloonIndicator (Sort ID 499) must equal "true".	Enumerated	AdjustableRate Fixed GraduatedPaymentARM GraduatedPaymentMortgage GrowingEquityMortgage Step	Enumerated
499	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BalloonIndicator	Indicates whether or not a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	If the loan is a balloon the BalloonIndicator must equal "true".	Boolean	false true	Boolean
501	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	LoanStateDate equals Note Date of the related loan.	YYYY-MM-DD		YYYY-MM-DD
502	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien		Enumerated	AtClosing	Enumerated
503	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien		Numeric 3		Numeric 3
504	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	The unit of time used for defining the period over which the loan matures.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	LoanMaturityPeriodType must equal "Month".	Enumerated	Month	Enumerated
506	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien	For an MBS pool delivery, the system will convert a first payment date that is any day other than the first day of the month as the first day of the following month before it performs any calculation. This is for editing purposes only--the date is not physically changed.  The first payment date must be no later than two months from the final disbursement date of the loan proceeds. In the case of a single-close construction-to-permanent loan, the two month period begins at the time of the conversion to permanent financing.	YYYY-MM-DD		YYYY-MM-DD
507	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien		Enumerated	FirstLien	Enumerated
509	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	NoteAmount	The amount to be repaid as disclosed on the Note.	RelatedLoan	AtClosing	N/A	CR	CR	IF second lien is being delivered, required for first lien		Amount 9.2		Amount 9.2
510	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	Used as an attribute on LOAN to distinguish subject loans from related loans.	RelatedLoan	Current	N/A	CR	CR	IF the subject loan has secondary financing OR (second lien is being delivered, required for first lien)	Complete this field if the subject loan has subordinate financing. Report up to three related loans.	Enumerated	RelatedLoan	Enumerated



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511	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURREN	HELOC_OCCURREN	CurrentHELOCMaximumBalanceAmount	The total dollar amount of the line of credit as of the date reported.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Enter the sum of the drawn and undrawn HELOC amounts as of the Note Date of the first lien mortgage.  Note: The drawn amount (outstanding UPB) of the HELOC is entered in Sort ID 512.	Amount 9.2		Amount 9.2
512	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURREN	HELOC_OCCURREN	HELOCBalanceAmount	The outstanding balance of the home equity line of credit (HELOC).	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "true"	Enter the drawn amount (outstanding UPB) of the HELOC as of the Note Date of the first mortgage lien. Enter "0" if no disbursements have occurred as of the Note Date.  Note: The HELOC total credit line amount is entered in Sort ID 511.	Amount 9.2		Amount 9.2
513	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	HELOCIndicator	Indicates whether or not a loan is a HELOC.	RelatedLoan	Current	N/A	CR	CR	IF the subject loan has secondary financing	Enter "true" if subordinate financing is a Home Equity Line of Credit (HELOC).	Boolean	false true	Boolean
513.1	5/20/2019	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	LoanAffordableIndicator	When true, indicates that the loan is classified as an affordable loan by the lender or the investor.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 517-LienPriorityType exists	Enter "true" if subordinate financing is a Community Seconds", otherwise enter "false".	Boolean	false true	Boolean
514	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	Specifies the date for the Loan State Type.	RelatedLoan	Current	N/A	CR	CR	IF subject loan has secondary financing OR (second lien is being delivered, required for first lien)	Enter the Note Date of the first mortgage lien.	YYYY-MM-DD		YYYY-MM-DD
515	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	Identifies the state in time for the information associated with this occurrence of LOAN.	RelatedLoan	Current	N/A	CR	CR	IF subject loan has secondary financing OR (second lien is being delivered, required for first lien)		Enumerated	Current	Enumerated
515.1	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment is usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term.	RelatedLoan	Current	N/A	CI	O	Not Used	Not Used			Amount 9.2
516	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	The current unpaid principal balance on the loan.	RelatedLoan	Current	N/A	CR	CR	IF Sort ID 513-HELOCIndicator = "false" OR (second lien is being delivered, required for first lien)	Enter the balance of the closed-end subordinate Mortgage as of the Note Date of the First lien mortgage.	Amount 9.2		Amount 9.2
517	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	LienPriorityType	Specifies the priority of the lien against the subject property.	RelatedLoan	Current	N/A	CR	CR	IF the subject loan has secondary financing	Report any liens against the subject property subordinate to the subject first lien. There may be up to three LOAN Containers with LoanRoleType = "RelatedLoan" and LoanStateType = "Current". Each valid value for LienPriorityType may be used only once.	Enumerated	SecondLien ThirdLien FourthLien	Enumerated
519	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE	TERMS_OF_MORTGAGE	MortgageType	Specifies the type of mortgage being applied for or that has been granted.	RelatedLoan	Current	N/A	CR	CR	IF the subject loan has secondary financing		Enumerated	Conventional FHARuralHousing VA	Enumerated
525	7/23/2012	3/31/2015	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 528-PartyRoleType = "Appraiser"	Identifies the field appraiser's state license number (or state certification number in the absence of a license number) issued by the state in which the subject property is located.  Enter the state license number of the appraiser who completed the final estimate of value.  Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation.  When the appraiser is a trainee and has a license identifier, deliver the trainee's license identifier.  When the appraiser is a trainee and does not have a license identifier, deliver the word "trainee" (lower case)  When the appraiser is not a trainee and there is no supervisory appraiser deliver the Appraiser License Identifier	String 50		String 50

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528	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Appraiser	CR	CR	IF Sort ID 89-PropertyValuationMethodType <= "None"		Enumerated	Appraiser	Enumerated
534	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRaiser_LICENSE	APPRaiser_LICENSE	AppraiserLicenseIdentifier	State license number of the appraiser who completed the final estimate of value for the subject property.	N/A	N/A	AppraiserSupervisor	CR	CR	IF Sort ID 537-PartyRoleType = "AppraiserSupervisor" AND supervisor signed appraisal	Identifies the field appraiser's state license number (or state certification number in the absence of a license number) issued by the state in which the subject property is located.  Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser.  When the appraiser is not a trainee and there is no supervisory appraiser, leave the field blank (do not make any entry such as N/A or none).	String 50		String 50
537	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	AppraiserSupervisor	CR	CR	IF [Sort ID 89-PropertyValuationMethodType = "DriveBy" OR "FullAppraisal"] OR Sort ID 90-PropertyValuationMethodTypeOtherDescription = "FieldReview" AND supervisor signed appraisal		Enumerated	AppraiserSupervisor	Enumerated
540	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual	If the borrower's name is a single name (instead of first name and last name), provide the text "Not Applicable" in the Borrower's First Name field. Only 25 characters are supported at this time.	String 30		*String 25
541	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual	If the borrower's name is a single name (instead of first name and last name), provide the single name in the Borrower's Last Name field.	String 35		String 35
542	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual AND middle name exists	Only one-character middle initial is supported at this time.	String 30		*String 1
543	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior, etc.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual AND suffix name exists	Use abbreviations	String 4		String 4
544	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/Legal_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity	Enter the complete, unparsed name of the non-individual title holder of the Mortgaged Premises.	String 100		*String 35
545	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/Legal_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityType	The description of the entity type of the party or organization.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is a legal entity		Enumerated	Corporation GovernmentEntity JointVenture LimitedLiabilityCompany LimitedPartnership NonProfitCorporation Other Partnership	Enumerated
546	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/Legal_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	LegalEntityTypeOtherDescription	The description of the Legal Entity Type when Other is selected as the option from the enumerated list.	N/A	N/A	Borrower	CR	CR	IF Sort ID 545-LegalEntityType = "Other"		Enumerated	LandTrustAndBeneficiaryIndividual LivingTrust	Enumerated
548	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressLineText	The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		String 100		String 100
549	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressType	Specifies the type of address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		Enumerated	Mailing	Enumerated
553	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	Borrower	CR	CR	IF Exists	*The length is limited to 11.	String 20		*String 11
554	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CityName	The name of the city.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"		String 50		String 50

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555	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	CountryCode	The two-character representation of the country.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary"	Enter two-character code from the International Organization for Standardization (ISO) 3166-1-alpha-2 code list at <a href="https://www.iso.org/iso-3166-country-codes.html">https://www.iso.org/iso-3166-country-codes.html</a>	String 2		String 2
557	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	PostalCode	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	Valid US format options are either: NNNNN or NNNNNNNNN (no dash). Valid Canadian format is: ANA NAN (where "N" is a numeric and "A" is an alphabetic character).	String 9		String 9
560	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 572-BorrowerMailToAddressSameAsPropertyIndicator = "false" AND Sort ID 571-BorrowerClassificationType = "Primary" AND (Sort ID 555-CountryCode = "US" OR "CA")	If the Borrower's mailing address is outside of the United States or Canada, do not send this data point.  Enter State abbreviation maintained by the United States Postal Service (USPS). Refer to USPS (Publication 28) for guidance about state codes.	String 2		String 2
567	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerAgeAtApplicationYearsCount	The age of the borrower at the time of application in years.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual	Only 2 digit numerics are supported at this time.	Numeric 3		*Numeric 2
568	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerBirthDate	Borrower's date of birth.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual		YYYY-MM-DD		YYYY-MM-DD
571	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Fannie Mae only supports delivery of information for up to four borrowers. If the loan contains more than four borrowers, designate a borrower and co-borrowers based on the "Primary" borrower who signed the mortgage note and the "Secondary" co-borrowers who signed the mortgage note.	Enumerated	Primary Secondary	Enumerated
572	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerMailToAddressSameAsPropertyIndicator	When true, indicates that the mailing address for the borrower is the same as the property address.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 571-BorrowerClassificationType = "Primary"		Boolean	false true	Boolean
573	7/23/2012	7/10/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerQualifyingIncomeAmount	The total monthly borrower income per lender or investor guidelines.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	For each borrower, enter the monthly qualifying income per Fannie Mae guidelines. If income is shared across borrowers, it should only be applied to a single borrower. Round to nearest whole dollar.  The combined monthly qualifying income of all borrowers should be provided in TotalMonthlyIncomeAmount (Sort ID 291).	Numeric 9		Numeric 9
576	7/23/2012	1/1/2022	FNM Conditionality Details FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationType	Specifies the type of mortgage counseling or education program attended by one or more of the borrowers.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND ((Sort ID 315-LoanPurposeType = Purchase AND Sort ID 597-BorrowerFirstTimeHomebuyerIndicator = "true" for all borrowers AND (Sort ID 238-LoanAffordableIndicator = "true" OR Sort ID 255-LTVRatioPercent > 95 OR Sort ID 91-CombinedLTVRatioPercent > 95 OR Sort ID 92-HomeEquityCombinedLTVRatioPercent > 95)) OR (Sort ID 251-LoanLevelCreditScoreValue = 0))	Enter the applicable value for loans where homeownership education/counseling is required. When required, at least one borrower on the mortgage loan must complete homeownership education/counseling prior to loan closing.  Enter "Government Agency" if the eligible homeownership education/counseling was provided by: • Fannie Mae's proprietary homeownership education/counseling program, • CreditSmart®, OR • a Housing Finance Agency (HFA).  Enter "HUD Approved Counseling Agency" if the eligible homeownership education/counseling was provided by: • Framework®, OR • a HUD-approved nonprofit counseling agency.  Enter "No Borrower Counseling" if the borrower is not required to participate in homeownership education/counseling, such as for a refinance transaction.	Enumerated	GovernmentAgency HUDApprovedCounselingAgency LenderTrainedCounseling NoBorrowerCounseling Other	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
577	7/23/2012	1/1/2022	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingConfirmationTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Confirmation Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 576-CounselingConfirmationType = "Other"	Enter "Borrower Did Not Participate" if the referenced borrower did not participate in homeownership education/counseling, and the required homeownership education/counseling was completed by another borrower on the loan.  Enter "MortgageInsuranceCompany" if the eligible homeownership education/counseling was provided by a Fannie Mae approved mortgage insurer.  Enter "NonProfitOrganization" if the eligible homeownership education/counseling was provided by a: <ul style="list-style-type: none"> <li>• Not for profit organization,</li> <li>• CommunitySeconds® provider,</li> <li>• Down Payment Assistance (DPA) program provider, OR</li> <li>• Any other eligible homeownership education/counseling program, including programs provided by for-profit organizations.</li> </ul>	Enumerated	BorrowerDidNotParticipate MortgageInsuranceCompany NonProfitOrganization	Enumerated
578	7/23/2012	1/1/2022	FNM Conditionality Details FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatType	Identifies the educational setting of the formal borrower homeownership program in which the borrower participated as a requirement of a special mortgage program.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND (Sort ID 315-LoanPurposeType = Purchase AND Sort ID 597-BorrowerFirstTimeHomebuyerIndicator = "true" for all borrowers AND (Sort ID 238-LoanAffordableIndicator = "true" OR Sort ID 255-LTVRatioPercent > 95 OR Sort ID 91-CombinedLTVRatioPercent > 95 OR Sort ID 92-HomeEquityCombinedLTVRatioPercent > 95) OR (Sort ID 251-LoanLevelCreditScoreValue = 0))	Enter the applicable value for loans where homeownership education/counseling is required. When required, at least one borrower on the mortgage loan must complete homeownership education/counseling prior to loan closing.  Enter "Borrower Education Not Required" if the borrower is not required to participate in homeownership education/counseling, such as for a refinance transaction.  Enter "Classroom" if instructor-led eligible homeownership education/counseling was completed (not one-on-one).  Enter "Home Study" if the borrower completed an online self-paced eligible homeownership education/counseling program, such as Fannie Mae's proprietary homeownership education/counseling program or Framework®.  Enter "Individual" if the borrower completed one-on-one eligible.	Enumerated	BorrowerEducationNotRequired Classroom HomeStudy Individual Other	Enumerated
579	7/23/2012	1/1/2022	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION	COUNSELING_CONFIRMATION	CounselingFormatTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Counseling Format Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 578-CounselingFormatType = "Other"	Enter "Borrower Did Not Participate" if the referenced borrower did not participate in homeownership education/counseling, and the required homeownership education/counseling was completed by another borrower on the loan.	Enumerated	BorrowerDidNotParticipate	Enumerated
580	6/27/2016	12/13/2016	FNM Implementation Notes	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 590-CreditScoreValue exists	Enter the credit reference number associated with the Borrower credit report used to underwrite the delivered loan. This field is N/A for legal entities. For any loans underwritten in LP and an in-file credit report is used, this field is optional.	String 30		String 30
582	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceIndicator	Indicates whether a Credit Repository Source is available. If a Credit Repository Source is available, the source can be provided in Credit Repository Source Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Used in conjunction with CreditRepositorySourceType (Sort ID 583). The Credit Repository Source Indicator must equal "false" when the borrower is relying on nontraditional credit, in instances where the credit score is invalid due to inaccuracies in the repository's records, or the credit score is obtained from an ineligible source (foreign credit scores). The Credit Repository Source Indicator must equal "false" when the borrower is a legal entity.	Boolean	false true	Boolean

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
583	TBD	TBD	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 582-CreditRepositorySourceIndicator = "true"	The enumeration provided in the CreditRepositorySourceType data point should reflect the credit bureau used to capture the representative credit score assigned to the borrower when selecting a representative borrower credit score based on "MiddleOrLower". When credit score averaging is used to determine a representative borrower credit score provide the value of "Other" and include the combination of credit repositories in CreditRepositorySourceTypeOtherDescription used to calculate the average borrower representative credit score. This data point is used in conjunction with CreditRepositorySourceIndicator (sort ID 582).	Enumerated	Equifax Experian Other TransUnion	Enumerated
584	TBD	TBD	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditRepositorySourceTypeOtherDescription	Identifies the Credit Repository Source when Credit Repository Source Type is set to Other.	N/A	N/A	Borrower	CR	CR	IF Sort ID 583 -CreditRepositorySourceType = "Other"	If credit score averaging was used, select the credit repository combination associated with the average credit score in the Credit Score Value (Sort ID 590).	Enumerated	EquifaxAndExperian EquifaxAndTransUnion ExperianAndTransUnion ExperianAndTransUnionAndEquifax	Enumerated
590	TBD	TBD	FNM Implementation Notes	Revision	Documentation change. In Production on the FNM Revision Effective Date.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND credit score exists	A value indicating the representative credit score assigned to the borrower.  When credit score values are provided for multiple credit score models the associated Credit Score Model will need to be provided in CreditScoreCategoryVersionType (Sort ID 590.1).	Numeric 4		Numeric 4
590.1	TBD	TBD	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE_DETAIL/EXTENSION/OTHER/CREDIT_SCORE_DETAIL/EXTENSION	CREDIT_SCORE_DETAIL_EXTENSION	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND credit score exists	When borrower representative credit score values are provided for multiple credit score models the associated credit score model provide a CreditScoreCategoryVersionType for each CreditScoreValue(Sort ID - 590).  NOTE: FICO4 is also known as Classic FICO.	Enumerated	FICO10T FICO4 Vantage4	Enumerated
591.2	TBD	TBD	Relocation of existing data point.	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 590-CreditScoreValue exists	Enter the credit reference number associated with the Borrower credit report used to underwrite the delivered loan. This field is N/A for legal entities. For any loans underwritten in LP and an in-file credit report is used, this field is optional.	String 30		String 30
591.3	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditScoreProviderName	Identifies the name of the company providing the credit score data. This is one of the requirements of the 2003 FACT Act.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditional	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDD Format	FNM Supported Enumerations	FNM Format
591.4	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY	CREDIT_SCORE_SUMMARY	MergedCreditReportIndicator	A merged credit report is a combination of in-file credit reports from multiple repositories into a single report.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
596	6/27/2016	9/23/2023	FNM Implementation Notes	Revision	Documentation change to remove no longer needed information in the implementation notes.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"		Boolean	false true	Boolean
597	7/23/2012	4/21/2020	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: Information provided by the borrower in Section VIII, line m, of the URLA, regarding ownership of a property in the past three years, may not be relied upon for this information.)	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual AND Sort ID 315-LoanPurposeType = "Purchase" AND Sort ID 69-PropertyUsageType = "PrimaryResidence"	Enter "true" if the Borrower is a First-Time Homebuyer as defined in the <i>Borrower Job Aid</i> . Borrower data must be delivered for each First-Time Homebuyer.  The MISMO v3.0 definition contains a legacy URLA section reference. The redesigned URLA section reference is 5a. About This Property and Your Money for this Loan line A.	Boolean	false true	Boolean
598	7/23/2012	4/21/2020	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	CitizenshipResidencyType	Indicates this borrower's U.S. citizenship or alien status, as collected on the URLA (Section VIII, lines j. and k.).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual	The MISMO v3.0 definition contains a legacy URLA section reference. The redesigned URLA section reference is 1a. Personal Information	Enumerated	NonPermanentResidentAlien PermanentResidentAlien USCitizen	Enumerated
598.1	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDD Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	IntentToOccupyType	Borrowers answer to the question: Do you intend to occupy the property as your primary residence?	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"		Enumerated	No Yes	Enumerated
599	6/27/2016	7/1/2019	FNM Conditionality Details FNM Implementation Notes	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	LoanForeclosureOrJudgmentIndicator	Borrowers answer to the question: Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Collected on the URLA in Section VIII, line e.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	For loans originated using the redesigned URLA, this data is not required.	Boolean	false true	Boolean
599.1	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL/EXTENSION/OTHER/DECLARATION_DETAIL_EXTENSION	DECLARATION_DETAIL_EXTENSION	PriorPropertyShortSaleCompletedIndicator	When true, indicates the Borrower has completed a short sale or pre-foreclosure sale where the Lender accepted less than full value for the outstanding mortgage balance within the past seven years.	N/A	N/A	N/A	CI	O	Not Used	Not Used	N/A		N/A
600	6/27/2016	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT	EMPLOYMENT	EmploymentBorrowerSelfEmployedIndicator	Indicates that in the referenced employment the borrower is self-employed.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Borrower is an individual	Enter "true" if any income being used to qualify the borrower is from self-employment.	Boolean	false true	Boolean
608.1	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_DETAIL_EXTENSION	HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator	When true, indicates the gender was collected based on visual observation or name.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	For each borrower, enter "true" if the gender was collected based on visual observation or name; otherwise enter "false".  If the borrower is a Living Trust or Land Trust, enter "true" if the gender of the individual who established the trust was collected based on visual observation or name; otherwise enter "false".  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Boolean	false true	Boolean

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
608.2	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL_EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_EXTENSION	HMDAGenderRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA gender information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	For each borrower, enter "true" if the borrower has selected the checkbox on the loan application "I do not wish to provide this information" related to sex, or has refused to provide gender information; otherwise enter "false".  If the borrower is a Living Trust or Land Trust, enter "true" if the individual who established the trust has selected the checkbox on the loan application "I do not wish to provide this information" related to sex, or has refused to provide gender information; otherwise enter "false".  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Boolean	false true	Boolean
608.3	5/20/2019	12/18/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL_PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL_EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_EXTENSION	HMDAGenderType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Include all gender data reported by the borrower on the loan application.  For each borrower, if the loan application is taken by face-to-face interview (including electronic media with video component), indicate the gender of the borrower.  If the borrower is a Living Trust or Land Trust, and the application is taken by face-to-face interview (including electronic media with video component), indicate the gender of the individual who established the trust.  For each borrower (including Living Trust or Land Trust) if the application is taken via telephone interview, fax, mail, email or internet, and either the borrower has not provided any gender data, or the borrower has selected the checkbox on the loan application "I do not wish to provide this information" related to sex and has not provided any gender data, report "InformationNotProvidedUnknown".  Please note: The appropriate Special Feature Code must also be reported when the borrower is a Living Trust or Land Trust.  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership,	Enumerated	ApplicantSelectedBothMaleAndFemale Female InformationNotProvidedUnknown Male NotApplicable	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
609.1	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY/HMDA_ETHNICITY	HMDA_ETHNICITY	HMDAETHNICITYType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	<p>Include all ethnicity data reported by the borrower on the loan application.</p> <p>For each borrower if the loan application is taken by face-to-face interview (including electronic media with video component), indicate the ethnicity of the borrower. If the borrower has reported Sort ID 609.2 HMDAETHNICITYOriginType or Sort ID 609.3 HMDAETHNICITYOriginTypeOtherDescription and did not report Sort ID 609.1 HMDAETHNICITYType, do not populate Sort ID 609.1.</p> <p>If the borrower is a Living Trust or Land Trust, and the application is taken by face-to-face interview (including electronic media with video component), indicate the ethnicity of the individual who established the trust. If the borrower has reported Sort ID 609.2 HMDAETHNICITYOriginType or Sort ID 609.3 HMDAETHNICITYOriginTypeOtherDescription and did not report Sort ID 609.1 HMDAETHNICITYType, do not populate Sort ID 609.1.</p> <p>For each borrower (including Living Trust or Land Trust) if the application is taken via telephone interview, fax, mail, email or internet, and either the borrower has not provided any ethnicity data, or the borrower has selected the checkbox on the loan application "I do not wish to provide</p>	Enumerated	HispanicOrLatino InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NotApplicable NotHispanicOrLatino	Enumerated
609.2	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAETHNICITYOriginType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's ethnicity origin as defined in the Home Mortgage Disclosure Act (HMDA).	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	<p>Include all ethnicity data reported by the borrower on the loan application.</p> <p>If the borrower provided a value for Sort ID 609.3-HMDAETHNICITYOriginTypeOtherDescription, and did not select "Other" for Sort ID 609.2-HMDAETHNICITYOriginType, the lender may optionally report "Other" for Sort ID 609.2-HMDAETHNICITYOriginType.</p> <p>For each borrower (including Living Trust or Land Trust), indicate any further designations reported on the loan application under "Hispanic Or Latino".</p> <p>If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.</p>	Enumerated	Cuban Mexican Other PuertoRican	Enumerated
609.3	5/20/2019	12/18/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN	HMDA_ETHNICITY_ORIGIN	HMDAETHNICITYOriginTypeOtherDescription	A free-form text field that specifies the enumeration when the value of Other is used for HMDA Ethnicity Origin Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	<p>Include all ethnicity data reported by the borrower on the loan application. If the data was not reported on the loan application, do not populate.</p> <p>For each borrower (including Living Trust or Land Trust), indicate any further designations reported on the loan application under "Other Hispanic or Latino - Enter Origin".</p> <p>If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.</p>	String 100		String 100



Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
609.4	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_EXTENSION	HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the ethnicity was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	For each borrower, enter "true" if the ethnicity was collected based on visual observation or surname; otherwise enter "false".  If the borrower is a Living Trust or Land Trust, enter "true" if the ethnicity of the individual who established the trust was collected based on visual observation or name; otherwise enter "false".  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Boolean	false true	Boolean
609.5	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_EXTENSION	HMDAEthnicityRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA ethnicity information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	For each borrower, enter "true" if the borrower has selected the checkbox on the loan application "I do not wish to provide this information" related to ethnicity, or has refused to provide ethnicity information; otherwise enter "false".  If the borrower is a Living Trust or Land Trust, enter "true" if the individual who established the trust has selected the checkbox on the loan application "I do not wish to provide this information" related to ethnicity, or has refused to provide ethnicity information; otherwise enter "false".  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Boolean	false true	Boolean
610.1	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_EXTENSION	HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator	When true, indicates the race was collected based on visual observation or surname.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	For each borrower, enter "true" if the race was collected based on visual observation or surname; otherwise enter "false".  If the borrower is a Living Trust or Land Trust, enter "true" if the race of the individual who established the trust was collected based on visual observation or name; otherwise enter "false".  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Boolean	false true	Boolean
610.2	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION	GOVERNMENT_MONITORING_EXTENSION	HMDARaceRefusalIndicator	When true, indicates the borrower has stated that they do not wish to furnish the HMDA race information.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	For each borrower, enter "true" if the borrower has selected the checkbox on the loan application "I do not wish to provide this information" related to race, or has refused to provide race information; otherwise enter "false".  If the borrower is a Living Trust or Land Trust, enter "true" if the individual who established the trust has selected the checkbox on the loan application "I do not wish to provide this information" related to race, or has refused to provide race information; otherwise enter "false".  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Boolean	false true	Boolean

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
610.21	5/20/2019	12/18/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherAsianDescription	A free-form text field that specifies the enumeration when the value of OtherAsian is used for HMDA Race Designation Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	<p>Include all race data reported by the borrower on the loan application. If the data was not reported on the loan application, do not populate.</p> <p>For each borrower (including Living Trust or Land Trust), indicate any further designations reported on the loan application under "Other Asian - Enter Race".</p> <p>If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.</p>	String 100		String 100
610.22	5/20/2019	12/18/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION	HMDA_RACE_DESIGNATION	HMDARaceDesignationOtherPacificIslanderDescription	A free-form text field that specifies the enumeration when the value of OtherPacificIslander is used for HMDA Race Designation Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	<p>Include all race data reported by the borrower on the loan application. If the data was not reported on the loan application, do not populate.</p> <p>For each borrower (including Living Trust or Land Trust), indicate any further designations reported on the loan application under "Other Pacific Islander - Enter Race".</p> <p>If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.</p>	String 100		String 100
610.3	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION	HMDA_RACE_DESIGNATION	HMDARaceDesignationType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race designation as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	<p>Include all race data reported by the borrower on the loan application.</p> <p>If the borrower provided a value for Sort ID 610.21- HMDARaceDesignationOtherAsianDescription, and did not select "OtherAsian" for Sort ID 610.3- HMDARaceDesignationType, the lender may optionally report "OtherAsian" for Sort ID 610.3- HMDARaceDesignationType.</p> <p>If the borrower provided a value for Sort ID 610.22- HMDARaceDesignationPacificIslanderDescription, and did not select "OtherPacificIslander" for Sort ID 610.3- HMDARaceDesignationType, the lender may optionally report "OtherPacificIslander" for Sort ID 610.3- HMDARaceDesignationType.</p> <p>For each borrower (including Living Trust or Land Trust), indicate any further designations reported on the loan application under "Asian" or "Native Hawaiian or Other Pacific Islander".</p> <p>If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.</p>	Enumerated	Asian Indian Chinese Filipino GuamanianOrChamorro Japanese Korean NativeHawaiian OtherAsian OtherPacificIslander Samoan Vietnamese	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
610.5	5/20/2019	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceType	A value from a MISMO prescribed list that represents the borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Race Types may be included per borrower.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	Include all race data reported by the borrower on the loan application.  For each borrower if the loan application is taken by face-to-face interview (including electronic media with video component), indicate the race of the borrower. If the borrower has reported Sort ID 610.3 HMDARaceDesignationType, 610.21 HMDARaceDesignationOtherAsianDescription, or 610.22 HMDARaceDesignationOtherPacificIslandDescription and did not report Sort ID 610.5 HMDARaceType, do not populate SID 610.5.  If the borrower provided a value for Sort ID 610.6-HMDARaceTypeAdditionalDescription, and did not select "AmericanIndianOrAlaskaNative", the lender may optionally report "AmericanIndianOrAlaskaNative".  If the borrower is a Living Trust or Land Trust, and the application is taken by face-	Enumerated	AmericanIndianOrAlaskaNative Asian BlackOrAfricanAmerican InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication NativeHawaiianOrOtherPacificIslander NotApplicable White	Enumerated
610.6	5/20/2019	12/18/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL	HMDA_RACE_DETAIL	HMDARaceTypeAdditionalDescription	A free-form text field used to provide a supplemental comment or remark regarding HMDA Race Type.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND If Exists	Include all race data reported by the borrower on the loan application. If the data was not reported on the loan application, do not populate.  For each borrower (including Living Trust or Land Trust), indicate any further designations reported on the loan application under "American Indian or Alaska Native - Enter name of enrolled or principal tribe".  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	String 100		String 100
611	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	R	R	Required for all loans		Enumerated	Borrower	Enumerated
613	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIER/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"		Enumerated	EmployerIdentificationNumber IndividualTaxpayerIdentificationNumber SocialSecurityNumber	Enumerated
614	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIER/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower"	Valid format is NNNNNNNN - Do not enter dashes.	String 9		String 9
620	7/23/2012	6/8/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	CI	CR	IF Sort ID 621-PartyRoleType = "DocumentCustodian"	If the document custodian is BNY Mellon, provide 20000398668 for all deliveries.  Sellers that use a document custodian other than BNY Mellon should provide the document custodian's 11-character FIN number.  The only reasonable values supported at this time are 11 characters long.	String 50		*String 11
621	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	CI	R	Required for all loans		Enumerated	DocumentCustodian	Enumerated

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627	7/23/2012	11/7/2017	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_ID IDENTIFIERS/PARTY_ROLE_ID IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOrigination Company	CR	CR	IF Sort ID 628-PartyRoleType = "LoanOriginationCompany"	The loan origination company's unique identifier as assigned by the Nationwide Mortgage Licensing System and Registry. The loan origination company is the company the loan originator is employed by or is representing as an independent contractor. This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements.  The only reasonable values supported at this time are between 4 and 12 numeric digits.	String 50		*Numeric 12
628	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DE TAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOrigination Company	R	R	Required for all loans		Enumerated	LoanOriginationCompany	Enumerated
634	7/23/2012	11/7/2017	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_ID IDENTIFIERS/PARTY_ROLE_ID IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanOriginator	CR	CR	IF Sort ID 637-PartyRoleType = "LoanOriginator"	The loan originator's unique identifier as assigned by the Nationwide Mortgage License System and Registry. This field is associated with Title V requirements mandated by FHFA and as such is conditional on those requirements.  The only reasonable values supported at this time are between 4 and 12 numeric digits.	String 50		*Numeric 12
635	7/23/2012	12/14/2021	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_OR IGINATOR	LOAN_ORIGINATOR	LoanOriginatorType	Specifies the type of party that originated the loan.	N/A	N/A	LoanOriginator	R	R	Required for all loans	Enter "Broker" if the mortgage loan is originated by a person or firm other than a mortgage loan seller or lender correspondent is acting as a broker and receives a commission for bring together a borrower and a lender. The loan application also indicates a valid broker NMLS ID license number for the interviewer.  Enter "Correspondent" if the mortgage loan is originated by a party other than a mortgage loan seller and is sold to a mortgage loan seller.  Enter "Lender" if the mortgage loan in which the mortgage loan seller takes the loan application, processes, underwrites, funds and delivers the loan. Loan is closed in the name of the mortgage loan seller.	Enumerated	Broker Correspondent Lender	Enumerated
637	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DE TAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	R	R	Required for all loans		Enumerated	LoanOriginator	Enumerated
639	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_ID IDENTIFIERS/PARTY_ROLE_ID IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CR	CR	IF Sort ID 640-PartyRoleType = "LoanSeller"	The nine-digit numeric identifier assigned by Fannie Mae to identify the mortgage seller. The Seller Identifier for the Loan must be the same as that of the Pool.  The only reasonable values supported at this time are 9 numeric digits.	String 50		*Numeric 9
640	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DE TAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	R	R	Required for all loans		Enumerated	LoanSeller	Enumerated

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641.1	11/26/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	The unparsed name of either an individual or a legal entity.	N/A	N/A	NotePayTo	CR	CR	IF Sort ID 641.2-PartyRoleType = "NotePayTo"	Enter the company name of the entity funding the applicable loan, as stated on the note.  To clarify, on the Note in Section 1. Borrower's Promise to Pay, the Seller would provide the name <i>exactly</i> as it appears after "The Lender is".  Sellers should not enter their seller number, loan officer name, dates or abbreviations in this field. For more information on SEC Mortgage Funder please see the FAQ's posted on Fannie Mae's website.	String 100		String 100
641.2	11/26/2012	11/26/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	NotePayTo	R	R	Required for all loans	Enter "NotePayTo" to indicate that the associated information applies to the entity funding the applicable loan, as shown on the note.	Enumerated	NotePayTo	Enumerated
641.3	5/20/2019	11/7/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CR	CR	IF (Sort ID 47-ProjectLegalStructureType = "Condominium" or "Cooperative" OR IF Sort ID 49 - PUDIndicator = Yes) AND IF Exists	Enter "Other" if the mortgage is secured by a unit in a condominium, cooperative or planned unit development (PUD) whose owners are represented by a Homeowners Association or Cooperative Housing Corporation, and if the Employer Identification Number (EIN) for the Homeowners Association or Cooperative Housing Corporation is available.	Enumerated	Other	Enumerated
641.4	5/20/2019	11/7/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	A free form text field used to collect additional information when Other is selected for Party Role Type.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.3-PartyRoleType = "Other"	Enter "HomeownersAssociation".	Enumerated	HomeownersAssociation	Enumerated
641.5	5/20/2019	5/22/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.4-PartyRoleTypeOtherDescription = "HomeownersAssociation"	Enter "EmployerIdentificationNumber"	Enumerated	EmployerIdentificationNumber	Enumerated
641.6	5/20/2019	7/10/2018	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	HomeownersAssociation	CR	CR	IF Sort ID 641.5-TaxpayerIdentifierType = "EmployerIdentificationNumber"	Enter the Employer Identification Number (EIN) for the Homeowners Association (HOA) or Cooperative Housing Corporation. The EIN is also referred to as the Taxpayers Identification Number (TIN). If the unit is located in a project having its own Homeowners Association within a Master Association or Umbrella Planned Unit Development (PUD), enter the EIN of the HOA associated with the project. Do not enter the EIN of the Master Association or Umbrella PUD. Valid format is NNNNNNNN - Do not enter dashes.	String 9		String 9
641.7	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	HousingFinanceAgency	CI	O	Not Used	Not Used			String
641.8	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Other	CI	O	Not Used	Not Used			Enumerated
641.9	N/A	N/A	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleTypeOtherDescription	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	HousingFinanceAgency	CI	O	Not Used	Not Used			Enumerated
642	7/23/2012	3/9/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Payee	CI	CR	IF Sort ID 643-PartyRoleType = "Payee"	Used to indicate where the purchase proceeds for a delivery are to be sent.  The only reasonable values supported at this time are 9 characters long.	String 50		*String 9
643	7/23/2012	3/9/2018	FNM Conditionality Details	Revision	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Payee	CI	CR	Required for : • Cash loans (Whole Loans) • ASAP Plus loans • ASAP Sale pool loans, if the loan is under Bailsee Letter at time of delivery		Enumerated	Payee	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
645	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_ID IDENTIFIERS/PARTY_ROLE_ID IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	CR	IF Sort ID 646-PartyRoleType = "Servicer"	The nine-digit numeric identifier assigned by Fannie Mae to identify the mortgage servicer. The Servicer Identifier for the Loan must be the same as that of the Pool.  The only reasonable values supported at this time are 9 numeric digits	String 50		*Numeric 9
646	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	R	Required for all loans		Enumerated	Servicer	Enumerated
650.1	5/20/2019	5/22/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_ID IDENTIFIERS/PARTY_ROLE_ID IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	WarehouseLender	CR	CR	IF Sort ID 650.2-PartyRoleType = "WarehouseLender"	Enter the unique identifier for the Warehouse Lender provided by Fannie Mae, posted under Help links on the Loan Delivery web page. The only reasonable values supported at this time are less than or equal to 9 characters long.	String 50		String 50
650.2	5/20/2019	5/22/2017	New Data Point	Net New	Code change to be made as soon as possible	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	WarehouseLender	CR	CR	IF 398.1-WarehouseLenderIndicator = "true"	Enter this data point if, at time of delivery a Warehouse Bank is involved in the transaction.	Enumerated	WarehouseLender	Enumerated
651	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE	INVESTOR_FEATURE	InvestorFeatureIdentifier	An investor-specified identifier used to identify a loan feature not defined by other attributes.	N/A	N/A	N/A	CI	CR	Required for MBS loans AND IF applies	This data point collects the Future Feature Codes (FFCs) at the pool level. Values must be numeric.	String 3		*Numeric 3
652	7/23/2012	11/20/2018	FNM Implementation Notes	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_ID IDENTIFIERS/PARTY_ROLE_ID IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	DocumentCustodian	CI	CR	IF Sort ID 653-PartyRoleType = "DocumentCustodian"	A new document certification application is being introduced for custodians to use when reviewing and certifying lenders' whole loan (cash) and MBS loan submissions, providing the ability to use the same custodian for all executions (MBS, Cash, and ASAP Plus). For sellers who have completed the phased rollout, if the document custodian is BNY Mellon, provide 20000398668 for all deliveries.  For sellers who have not yet completed the phased rollout, if the document custodian is BNY Mellon, provide: • 99999398668 for all cash deliveries and for ASAP+ MBS deliveries • 20000398668 for non-ASAP+ MBS deliveries  Sellers that use a document custodian other than BNY Mellon should provide the document custodian's 11-character FIN number.  The only reasonable values supported at this time are 11 characters long.	String 50		*String 11
653	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	DocumentCustodian	CI	CR	Required for MBS loans		Enumerated	DocumentCustodian	Enumerated
655	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_ID IDENTIFIERS/PARTY_ROLE_ID IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	LoanSeller	CI	CR	IF Sort ID 656-PartyRoleType = "LoanSeller"	LoanSeller: The nine-digit numeric identifier assigned by Fannie Mae to identify the mortgage seller. All loans in the pool must have the same Seller Identifier. The only reasonable values supported at this time are 9 numeric digits.	String 50		*Numeric 9
656	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanSeller	CI	CR	Required for MBS loans		Enumerated	LoanSeller	Enumerated
658	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_ID IDENTIFIERS/PARTY_ROLE_ID IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	CI	CR	IF Sort ID 659-PartyRoleType = "Servicer"	Servicer: The nine-digit numeric identifier assigned by Fannie Mae to identify the mortgage servicer. All loans in the pool must have the same Servicer Identifier. The only reasonable values supported at this time are 9 numeric digits.	String 50		*Numeric 9
659	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	CI	CR	Required for MBS loans		Enumerated	Servicer	Enumerated
661	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAccrualRateStructureType	Specifies the structure used to determine the accrual interest rate for the pool.	N/A	N/A	N/A	CI	CR	Required for MBS loans		Enumerated	StatedStructure WeightedAverageStructure	Enumerated

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
662	7/23/2012	6/8/2021	FNM Supported Enumerations	Revision	Documentation change to be made as soon as possible - validate for potential code change	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAmortizationType	A classification or description for a pool of loans generally based on the variability of the rate or payment over time.	N/A	N/A	N/A	CI	CR	Required for MBS loans	All loans in the pool must have the same LoanAmortizationType (Sort ID 138).	Enumerated	AdjustableRate Fixed	Enumerated
664	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolAssumabilityIndicator	Indicates whether the pool is backed by loans that are assumable by another borrower.	N/A	N/A	N/A	CI	CR	Required for MBS loans	All loans in the pool must have the same AssumabilityIndicator (Sort ID 225).	Boolean	false true	Boolean
665	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolBalloonIndicator	Indicates whether or not the pool is backed by loans on which a final balloon payment is required under the terms of the loan repayment schedule to fully pay off the loan.	N/A	N/A	N/A	CI	CR	Required for MBS loans	All loans in the pool must have the same BalloonIndicator (Sort ID 226).	Boolean	false true	Boolean
666	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolFixedServicingFeePercent	The servicing fee to be used in determining the rate of interest that accrues on a mortgage backed security (MBS) pool that has a weighted-average structure based on a fixed servicing fee.	N/A	N/A	N/A	CI	CR	Required for MBS with a weighted MBS Margin.	The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
667	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIdentifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable data points. See Pool Prefix Identifier or Pool Suffix Identifier.	N/A	N/A	N/A	CI	CR	Required for MBS loans	The number used to identify a single pool or piece of a multiple pool. Does not include the Prefix or Suffix. Required for MBS Pool deliveries.  The only reasonable values supported at this time are 6 characters long.	String 20		*String 6
669	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestAndPaymentAdjustmentIndexLeadDaysCount	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 for a pool of loans.	N/A	N/A	N/A	CI	CR	IF Sort ID 662-PoolAmortizationType = "AdjustableRate" AND MBS	All loans in the pool must have the same InterestAndPaymentAdjustmentIndexLeadDaysCount (Sort ID 113).	Numeric 3		Numeric 3
670	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestOnlyIndicator	Indicates whether a pool is backed by loans with interest-only payments.	N/A	N/A	N/A	CI	CR	Required for MBS loans	All loans in the pool must have the same InterestOnlyIndicator (Sort ID 237).	Boolean	false true	Boolean
671	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingPercent	The percentage to which the interest rate is rounded when a new interest rate is calculated for a pool. This field is used in conjunction with Pool Interest Rate Rounding Type, which indicates how the rounding should occur.	N/A	N/A	N/A	CI	CR	IF Sort ID 672-PoolInterestRateRoundingType exists	This data point is used in conjunction with PoolInterestRateRoundingType (Sort ID 672). All loans in the pool must have the same InterestRateRoundingPercent (Sort ID 117).  This data point is required for Adjustable Rate Mortgage (ARM) pools only, along with PoolInterestRateRoundingType (Sort ID 672). Fannie Mae is capturing this data at both the loan and pool level in order to perform validations to ensure all loans in the pool have consistent rounding characteristics.	Percent 3.4		Percent 3.4
672	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestRateRoundingType	Indicates how the interest rate is rounded when a new interest rate is calculated for a pool of loans.	N/A	N/A	N/A	CI	CR	Required for MBS IF Sort ID 662-PoolAmortizationType = "AdjustableRate"	Used in conjunction with PoolInterestRateRoundingPercent (Sort ID 671). All loans in the pool must have the same InterestRateRoundingPercent (Sort ID 117).	Enumerated	Down Nearest NoRounding Up	Enumerated
673	7/23/2012	6/27/2016	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInvestorProductPlanIdentifier	Identifies the plan of the varying loan payment and/or rate change characteristics for a pool of loans issued by the servicer.	N/A	N/A	N/A	CI	CR	Required for MBS IF Sort ID 662-PoolAmortizationType = "AdjustableRate"	All loans in the pool must have the same InvestorProductPlanIdentifier (Sort ID 379).  Only reasonable values supported at this time are 5 numeric digits.	String 10		*Numeric 5
674	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIssueDate	The date a mortgage-backed security is issued to investors.	N/A	N/A	N/A	CI	CR	Required for MBS loans	The month must be the current month or the next month; the day must be 01.	YYYY-MM-DD		YYYY-MM-DD
675	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMarginRatePercent	The factor that is added to the ARM index value to calculate the pool accrual rate.	N/A	N/A	N/A	CI	CR	Required for MBS IF Sort ID 662-PoolAmortizationType = Adjustable Rate AND Sort ID 661-PoolAccrualRateStructureType does not exist	Indicates the amount to be added to the index value for an adjustable-rate mortgage to develop the MBS pool accrual rate or the weighted-average MBS pool accrual rate; must be divisible by .125; enter zeroes, if the MBS pool has a weighted-average structure based on a "fixed servicing fee".  The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
676	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMaximumAccrualRatePercent	The maximum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	CI	CR	Required for MBS IF Sort ID 662-PoolAmortizationType = "AdjustableRate" AND Sort ID 661-PoolAccrualRateStructureType = "StatedStructure"	Must be evenly divisible by .125. For Weighted Average pools, this field may be left blank and the system will calculate this value. The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4
677	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMinimumAccrualRatePercent	The minimum rate, expressed as a percent, at which interest can accrue on a pool.	N/A	N/A	N/A	CI	CR	Required for MBS IF Sort ID 662-PoolAmortizationType = "AdjustableRate" AND Sort ID 661-PoolAccrualRateStructureType = "StatedStructure"	Must be evenly divisible by .125. For Weighted Average pools, this field may be left blank and the system will calculate this value. Zero is a valid value. The only reasonable values supported at this time are restricted to a format of Percent 2.4	Percent 3.4		*Percent 2.4

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format
678	7/23/2012	7/23/2012	N/A	N/A	N/A	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMortgageType	Specifies mortgage type of the loans for the pool.	N/A	N/A	N/A	CI	CR	Required for MBS loans	<p>If the PoolMortgageType is "Conventional," then all in the pool must have the same MortgageType (Sort ID 317)</p> <p>If PoolMortgageType is not equal to "Conventional", then FHA/VA and USRARuralHousing loans may be commingled within the same pool. This data point must specify the mortgage type that applies to the majority of the loans within that pool.</p>	Enumerated	Conventional FHA USRARuralHousing VA	Enumerated



Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDD Conditional	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format	Implementation Category
2	7/28/2025	9/22/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	R	R	Required for all files	First 2 digits of the version of the Fannie Mae Implementation Guide associated with this submission. The value for this release is "FNM 55.0". Supply only one ABOUT_VERSION container.	String 10	FNM 5.0 FNM 3.0 FNM 2.0 FNM 1.0	String 10	Selling Guide and Business Critical
13	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDD Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SETS/DEAL_SETS/EAL-COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS	ADDRESS	AddressUnitIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	N/A	CR	CR	IF Exists	*The length is limited to 11.	String 20		*String 11	Selling Guide and Business Critical
39	7/23/2012	1/30/2024	FNM Implementation Notes FNM Conditionality Details	Revision	Documentation and conditionality changes to align with current FNM Selling Guide and business rules.	MESSAGE/DEAL_SETS/DEAL_SETS/EAL-COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong, assigned by the Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	CR	IF Sort ID 47-ProjectLegalStructureType = "Condominium" OR "Cooperative" AND IF applies	Numeric data only. <b>Guidance:</b> Provide the CPM ID (ULDD SORT ID 39) when Fannie Mae's Condo Project Manager (CPM) system was used to certify a condominium project review or when a Fannie Mae project approval was used in lieu of a lender project review (Sort ID 42-Project Classification Identifier = "T" for Condos, Sort ID 43-Project Classification Identifier = "2" for Co-ops). The CPM ID should not include the project phase ID.	Numeric 10		Numeric 10	Selling Guide and Business Critical
42	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to align with current FNM Selling Guide.	MESSAGE/DEAL_SETS/DEAL_SETS/EAL-COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectClassificationIdentifier	Identifies the type of project or condominium classification for the subject property and its associated review.	N/A	N/A	N/A	CR	CR	IF Sort ID 317-MortgageType = "Conventional"	Identifies the type of project review. Enter "G" if the property is in a subdivision or is not part of an organized development. When "G" is provided, no other condominium or cooperative project data should be provided. E = Established PUD project F = New PUD project G = not in a condo, co-op or PUD project P = Limited Review—New condo project Q = Limited Review—Established condo project R = Full Review (with <del>or without</del> CPM)—New condo project S = Full Review (with <del>or without</del> CPM)—Established condo project T = Fannie Mae-approved condo or PUD project, including those approved through PERS process — <b>Fannie Mae review through PERS—standard or streamlined process</b> U = FHA-approved condo project V = Condo project review waived — for certain project and transaction types <b>business-sponsored</b> 1 = Full Review—co-op project 2 = Fannie Mae-approved co-op project, including those approved through PERS — <b>Fannie Mae Review through PERS—co-op project</b>	Enumerated	E F G P Q R S T U V 1 2	Enumerated	Selling Guide and Business Critical
43	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to align with current FNM Selling Guide.	MESSAGE/DEAL_SETS/DEAL_SETS/EAL-COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDesignType	This field specifies the type of design for the multiple-unit buildings in a project.	N/A	N/A	N/A	CR	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier does not exist AND IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 41-ProjectAttachmentType = "Attached" OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	The Fannie Mae supported enumerations and definitions for ProjectDesignType are: - GardenProject: 1 to 3 stories - MidriseProject: 4 to 7 stories - HighriseProject: 8+ Stories - Townhouse/Rowhouse: One in a row of identical houses or having a common wall, attached to another unit with common wall (e.g., a brownstone). All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor. If project is classified as Lowrise, specify "GardenProject"	Enumerated	GardenProject HighriseProject MidriseProject Other Townhouse/Rowhouse	Enumerated	Selling Guide and Business Critical
45	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to align with current FNM Selling Guide.	MESSAGE/DEAL_SETS/DEAL_SETS/EAL-COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitCount	Total number of individual dwelling units in the project.	N/A	N/A	N/A	CR	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdentifier does not exist AND IF Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 41-ProjectAttachmentType = "Attached" OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Only provide if Fannie Mae's Condo Project Manager (CPM) system was not used for this loan. <b>This data point will not be required when Property Valuation Method Type (Sort ID 409) is "None"</b>	Numeric 5		Numeric 5	Selling Guide and Business Critical

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditional Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format	Implementation Category	
46	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to align with current FNM Selling Guide.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/COLLATERALS/C/OLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL	PROJECT_DETAIL	ProjectDwellingUnitsSoldCount	The number of units in a building, project, or development that have been sold to date.	N/A	N/A	N/A	CR	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdenfier does not exist AND Sort ID 47-ProjectLegalStructureType = "Condominium" AND Sort ID 41-ProjectAttachmentType = "Attached" OR IF Sort ID 47-ProjectLegalStructureType = "Cooperative"	Only provide if Fannie Mae's Condo Project Manager (CPM) system was not used for this loan.  <b>This data point will not be required when PropertyValuationMethodType= Loan-Id-489=Home*</b>	Numeric 5		Numeric 5	Selling Guide and Business Critical	
49.1	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/COLLATERALS/C/OLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EX TENSION	PROJECT_DETAIL_EXTENSION	FNMCondominiumProjectManagerCertificatio nIdentifier	The unique identifier assigned by Fannie Mae's Condo Project Manager (CPM) system verifying certification of the condominium project identifier as part of Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdenfier exists			Numeric 10		Numeric 10	Selling Guide and Business Critical
49.2	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/COLLATERALS/C/OLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EX TENSION	PROJECT_DETAIL_EXTENSION	FNMCondominiumProjectManagerPhaseIdent ifier	The unique identifier assigned by Fannie Mae's Condo Project Manager (CPM) system indicating the phase of the condominium project identifier as part of Fannie Mae's Condo Project Manager (CPM) system.	N/A	N/A	N/A	CI	CR	IF Sort ID 39-FNMCondominiumProjectManagerProjectIdenfier exists			Numeric 10		Numeric 10	Selling Guide and Business Critical
51	7/28/2025	7/19/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/COLLATERALS/C/OLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	R	R	Required for all loans	Enter "Manufactured" if the dwelling meets the Glossary definition for Manufactured Home. Enter "SiteBuilt" if: • Most of the dwelling's elements were created at the home's permanent site, or • The dwelling is modular, panelized, or any other type of factory-built housing.  Use "Other" when selecting a value in ConstructionMethodTypeOtherDescription.	Enumerated	Manufactured Other SiteBuilt	Enumerated	UAD Alignment	
52	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/COLLATERALS/C/OLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Construction Method Type.	N/A	N/A	N/A	CR	CR	IF Sort ID 51-ConstructionMethodType = "Other"			Enumerated	Container ThreeDimensionalPrintingTechnology	Enumerated	UAD Alignment
63	7/28/2025	10/18/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/COLLATERALS/C/OLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateType	Specifies the ownership interest in the property.	N/A	N/A	N/A	R	R	Required for all loans	If property is located on tribal trust land enter "Leasehold". Leasehold is not limited to tribal trust land. <b>Indicate "Other" if "LifeEstate" is permitted.</b>	Enumerated	FeeSimple Leasehold Other	Enumerated	Selling Guide and Business Critical	
64	7/28/2025	10/18/2024	Data Point removal	Revision	N/A	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/COLLATERALS/C/OLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	PropertyEstateTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for PropertyEstateType.	N/A	N/A	N/A	CR	CR	IF Sort ID 63-PropertyEstateType = "Other"			Enumerated	LifeEstate	Enumerated	Selling Guide and Business Critical
77	7/28/2025	7/19/2024	FNM Conditionality Details FNM Implementation Notes	Revision	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/COLLATERALS/C/OLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL	PROPERTY_UNIT_DETAIL	BedroomCount	The total number of bedrooms in the property dwelling unit.	N/A	N/A	N/A	CR	CR	IF (Sort ID 69-PropertyValuationMethodType = "FeeAppraisal" AND (Sort ID 69-PropertyUsageType = "Investment" OR Sort ID 57-FinancedUnitCount > "1"))	If an appraisal was obtained, indicate the total number of bedrooms for each unit. For a studio/efficiency, provide "0". In the rare case that there are more than nine bedrooms, provide "9".  Include only above-grade bedrooms for 1-unit properties. Include both above and below-grade bedrooms for 2-4 unit properties.  The Property_Unit container may be repeated up to four times to allow delivery of unit data.	Numeric 2		*Numeric 1	Selling Guide and Business Critical	



Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditional Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format	Implementation Category
159	7/28/2025	3/22/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND	COLLECTED_OTHER_FUND	OtherFundsCollectedAtClosingTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for Other Funds Collected At Closing Type.	Subject Loan Mod OR AtModif ication N/A	AtClosing (Non Mod) OR AtModif ication N/A	N/A	CR G	CR G	IF Sort ID 158: OtherFundsCollectedAtClosingType = "Other" <del>Not Used</del>	<del>Not Used</del>	Enumerated N/A	Buydown	Enumerated N/A	Selling Guide and Business Critical
173	5/20/2019	9/23/2023	FNM Implementation Notes	Revision	Documentation update to align with current functionality.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentSourceType	Specifies the entity providing funds for the down payment.	Subject Loan Mod OR AtModif ication N/A	AtClosing (Non Mod) OR AtModif ication N/A	N/A	CR R	CR R	IF Sort ID 172: DownPaymentAmount=>=1	If Down Payment data is provided, the data must include an amount, a supported source enumeration and a supported type enumeration.  If the gift or grant reported to DU was applied to down payment, map the new DU Funds Source enumerations as follows: • Map DU Institutional to ULDD OriginatingLender • Map DU NonProfitInstrumentality to ULDD CommunityNonProfit • Map DU NonParentRelative, Parent or UnmarriedPartner to ULDD Relative The DU enumeration "UnrelatedFriend" should be mapped to Relative <del>not be mapped to any valid ULDD Source</del> .  Enter "Originating Lender" for all lender sources.	Enumerated	Borrower CommunityNonProfit Employer FederalAgency LocalAgency OriginatingLender Other Relative ReligiousNonProfit StateAgency	Enumerated	Selling Guide and Business Critical
208	7/28/2025	10/18/2024	FNM Conditionality Details FNM Implementation Notes	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/HMDA_LOAN	HMDA_LOAN	HMDARateSpreadPercent	The difference between the annual percentage rate (APR) and the average prime offer rate (APOR) as required for HMDA Reporting Requirements.	Subject Loan Mod OR AtModif ication N/A	AtClosing (Non Mod) OR AtModif ication N/A	N/A	CR R	CR R	Required for all loans IF Sort ID 213: LoanLevelCreditScoreValue > 0 IF Sort ID 214: HMDARateSpreadPercent > 0	Any loan with an Annual Percentage Rate (APR) that is greater than or equal to 1.5 percentage points above the applicable Average Prime Offer Rate for first-time loans must be reported. Fannie Mae will not accept any value that is less than 1.5%.  FFIEC provides institutions a rate spread calculator at: <a href="https://ffiec.cfbp.gov/tools/rate-spread">https://ffiec.cfbp.gov/tools/rate-spread</a>  The only reasonable values supported at this time are restricted to a format of Percent 2.2.	Percent 3.4		*Percent 2.2	Selling Guide and Business Critical
225	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to include additional directions.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	AssumabilityIndicator	Indicates whether the loan is assumable by another borrower.	Subject Loan Mod OR AtModif ication N/A	AtClosing (Non Mod) OR AtModif ication N/A	N/A	R R	R R	Required for all loans	Enter "false" unless the Mortgage is assumable as of the <i>Now Date</i> . For MBS, all loans in the pool must have the same AssumabilityIndicator.	Boolean	false true	Boolean	Selling Guide and Business Critical
249	TBD	TBD	FNM Implementation Notes FNM Conditionality Details	Revision	Documentation and conditionality change. In Production on the FNM Revision Effective Date.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	Subject Loan Mod OR AtModif ication N/A	AtClosing (Non Mod) OR AtModif ication N/A	N/A	CR R	CR R	IF Sort ID 251: LoanLevelCreditScoreValue > 0	Provide if a non-zero loan level credit score value exists.  <del>Note: The update reflected here may be imported immediately and will be conditionally required beginning 5/20/24.</del>  The only reasonable value supported at this time is "MiddleOfLowerThenLowest".  Use "MiddleOfLowerThenLowest" when providing the lowest of lower or middle borrower credit scores.  Use "Other" when selecting a value in LoanLevelCreditScoreSelectionMethodTypeOtherDescription.	Enumerated	AverageThenAverage MiddleOfLowerThenAverage MiddleOfLowerThenLowest Other	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Bi-Merge
250	TBD	TBD	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	Subject Loan Mod OR AtModif ication N/A	AtClosing (Non Mod) OR AtModif ication N/A	N/A	CR R	CR R	IF Sort ID 249: LoanLevelCreditScoreSelectionMethodType = "Other"	<del>Note: The update reflected here may be imported immediately and will be conditionally required beginning 5/20/24.</del>  The only reasonable value supported at this time for sort ID 249: LoanLevelCreditScoreSelectionMethodType is "MiddleOfLowerThenLowest".  Use "AverageThenLowest" when providing the lowest of the average borrower credit scores.	Enumerated	AverageThenLowest SellerSpecific	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Bi-Merge
251	TBD	TBD	FNM Implementation Notes	Revision	Documentation change. In Production on the FNM Revision Effective Date.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_LEVEL_CREDIT_DETAIL	LOAN_LEVEL_CREDIT_DETAIL	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	Subject Loan Mod OR AtModif ication N/A	AtClosing (Non Mod) OR AtModif ication N/A	N/A	CI R	R	Required for all loans.	A value indicating the representative credit score assigned to the loan. If there are multiple borrowers, determine the applicable credit score for each individual borrower, choose the one in middle of lowest and select the lowest applicable score from all borrowers with credit scores as the representative credit score for the mortgage. Disregard any borrower without a credit score when determining this value.  If all borrowers have non-traditional credit, provide "0", otherwise a non-zero value will be expected. Per the Selling Guide, "credit score" refers to the classic FICO score developed by Fair Isaac Corporation.	Numeric 4		Numeric 4	Enterprise Credit Score and Credit Reports Initiative - Bi-Merge
251.1	TBD	TBD	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_LEVEL_CREDIT_EXTENSION/OTHER_LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CREDIT_SCORE	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	Subject Loan Mod OR AtModif ication N/A	AtClosing (Non Mod) OR AtModif ication N/A	N/A	CR R	CR R	IF Sort ID 251.5: LoanLevelCreditScoreValue exists	Provide the credit model associated with the LoanLevelCreditScoreValue (Sort ID : 251.5) if a non-zero loan level credit score value exists.  NOTE: FICO4 is also known as Classic FICO.	Enumerated	FICO10T FICO4 Vintage4	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Multiple Credit Score Models

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditional Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format	Implementation Category
251.2	TBD	TBD	Relocation of existing data point. FNM Implementation Notes	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORE/S/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CR EDIT_SCORE	CreditScoreImpairmentType	Identifies a characteristic of the Credit Score that impairs its effectiveness as an indicator of credit risk.	Subject Loan	AtClosing (Non-Mod) OR AtModification	N/A	CR	CR	IF Applies	If all borrowers have non-traditional credit, report "InsufficientCreditHistory"  If any borrower's credit file does not include complete and accurate information that is sufficient to ensure the validity of the credit score, report "SignificantFrustrScore".  If the lender has instructed DU to disregard confirmed incorrect foreclosure bankruptcy, and/or mortgage delinquency information, report "SignificantFrustrScore". Do not report "SignificantFrustrScore" when the lender has instructed DU to disregard derogatory credit data due to estimating circumstances.  If the borrower is a Corporation, Government Entity, Joint Venture, Limited Liability Company, Limited Partnership, Non-Profit Corporation, or Partnership, do not populate.	Enumerated	InsufficientCreditHistory SignificantFrustrScore	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Multiple Credit Score Models
251.3	TBD	TBD	Relocation of existing data point. FNM Implementation Notes	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORE/S/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CR EDIT_SCORE	LoanLevelCreditScoreSelectionMethodType	Specifies the method used to select the Loan Level Credit Score across all borrowers.	Subject Loan	AtClosing (Non-Mod) OR AtModification	N/A	CR	CR	IF Sort ID 251.5 - LoanLevelCreditScoreValue > 0	Use "AverageThenAverage" when providing an average of the average borrower credit scores.  Use "MiddleOrLowerThenLowest" when providing the lowest of lower or middle borrower credit scores.  Use "Other" when selecting a value in LoanLevelCreditScoreSelectionMethodTypeOtherDescription.	Enumerated	AverageThenAverage MiddleOrLowerThenAverage MiddleOrLowerThenLowest Other	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Multiple Credit Score Models
251.4	TBD	TBD	Relocation of existing data point.	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORE/S/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CR EDIT_SCORE	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	A free-form text field used to collect additional information when Other is selected for the Loan Credit Score Selection Method Type.	Subject Loan	AtClosing (Non-Mod) OR AtModification	N/A	CR	CR	IF Sort ID 251.3 - LoanLevelCreditScoreSelectionMethodType = "Other"	Use "AverageThenLowest" when providing the lowest of the average borrower credit scores.	Enumerated	AverageThenLowest SellerSpecific	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Multiple Credit Score Models
251.5	TBD	TBD	Relocation of existing data point. FNM Implementation Notes	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORE/S/LOAN_LEVEL_CREDIT_SCORE	LOAN_LEVEL_CR EDIT_SCORE	LoanLevelCreditScoreValue	The one credit score value that represents the overall credit risk on the loan. This value is determined using credit score values for each qualifying borrower.	Subject Loan	AtClosing (Non-Mod) OR AtModification	N/A	CI	R	Required for all loans.	A value indicating the representative credit score assigned to the loan for the credit score model indicated in Sort ID 251.1 - CreditScoreCategoryVersionType. Disregard any borrower without a credit score when determining this value.  If all borrowers have non-traditional credit, provide '0', otherwise a non-zero value will be expected.	Numeric 4	Numeric 4	Numeric 4	Enterprise Credit Score and Credit Reports Initiative - Multiple Credit Score Models
287	6/27/2016	9/23/2023	FNM Implementation Notes	Revision	Documentation update to correct wording in implementation notes.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	BorrowerReservesMonthlyPaymentCount	The number of loan payments that are available to the borrower from verified financial reserves after closing.	Subject Loan	AtClosing (Non-Mod) OR AtModification	N/A	R	R	Required for all loans	<del>For loans not evaluated by DU - Enter the number of months of verified liquid financial reserves from all borrowers that are available after closing.</del>  Reserves are calculated as the total amount of liquid assets remaining after the loan transaction closes divided by the qualifying payment amount. See the Fannie Mae Selling Guide for additional information about reserves, including unacceptable sources.  Round down to the whole number. For example, 1.5 months would be delivered as 1.	Numeric 3	Numeric 3	Numeric 3	Selling Guide and Business Critical
376	7/28/2025	3/22/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	InvestorCollateralProgramIdentifier	Identifies the collateral program associated with the loan as identified by a specific entity.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 89-PropertyValuationMethodType = "None"	<del>Enter "DU-RediPlusPropertyFieldworkWaiver" if permitted by DU for DU-RediPlus loans - Enter "PropertyInspectionWaiver" if permitted by DU for High-LTV Redi loans -</del>  <del>Provide SFC-807 for applicable DU-RediPlus and High-LTV Redi loans - Provide SFC-804 for all other loans with FFW -</del> + SFC 774: DU-Issued Value Acceptance - Property Data + SFC 801: DU-Issued Value Acceptance (Appraisal Waiver) (non-High LTV Refinance) + SFC 807: DU-Issued Value Acceptance (Appraisal Waiver) (High LTV Refinance)  <del>Use "DU-PropertyInspectionWaiver" will be retired in the future. DU-PropertyInspectionWaiver from 2015 - should not be reported.</del>	Enumerated	DU-RediPlusPropertyFieldworkWaiver DU-PropertyInspectionWaiver from 2015 LenderPropertyInspectionWaiver PropertyInspectionWaiver ValueAcceptance	Enumerated	Selling Guide and Business Critical
384	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION	INVESTOR_LOAN_INFORMATION	LenderTargetFundingDate	The date the lender selects to have its whole loan purchase funded. Proceeds are typically wired to the lender 24 hours after the purchase of the loan. By selecting this date, the lender manages when the funds are to be wired.	Subject Loan	Current	N/A	CI	CR	IF Applies	If a Lender wants to include a specific date as to when the loan will be funded.	YYYY-MM-DD	YYYY-MM-DD	YYYY-MM-DD	Selling Guide and Business Critical
393	7/23/2012	9/23/2023	FNM Implementation Notes	Revision	Documentation change to include additional directions.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT	LOAN_COMMENT	LoanCommentText	The text of the loan comment.	Subject Loan	Current	N/A	CI	CR	IF Applies	Only the first 60 characters will be accepted at this time. Unacceptable information (NPI) should NOT be provided.	String 100	*String 60	*String 60	Selling Guide and Business Critical
398.1	7/28/2025	10/18/2024	FNM Conditionality Details	Revision	Code change. In Production on the FNM Revision Effective Date. FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	WarehouseLenderIndicator	An indicator denoting whether a Warehouse Bank is involved in the mortgage loan transaction through a relationship with the lender.	Subject Loan	Current	N/A	R GI	R CR	Required for all loans If False	Enter "true" if, at time of delivery, a Warehouse Bank is involved in the transaction.	Boolean	false true	Boolean	Selling Guide and Business Critical

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net New / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditional Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format	Implementation Category
398.2	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	RemoteOnlineNotarizationIndicator	When true, indicates an online notarial act was performed between a notary public and a principal using audio-visual technology instead of being physically present.	Subject Loan	Current	N/A	R	R	Required for all loans		Boolean	false true	Boolean	Selling Guide and Business Critical
398.3	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION	LOAN_DETAIL_EXTENSION	WireInstructionReferenceIdentifier	A unique alphanumeric string representing a reference value for a predefined group of wire instructions.	Subject Loan	Current	N/A	CI	CR	IF Applies		String 30		String 30	Selling Guide and Business Critical
408.1	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/MERS_REGISTRATION/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusType	The status of the loans registration with MERS. A loan is registered one time with MERS with its Mortgage Identification Number (MID). Various life of loan activities may alter the registration status, such as a deactivation transaction.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 401-MERS_MINIdentifier exists	Enter "Active" if the loan registration status is currently active on the MERS System. Otherwise enter "Other". When "Other" is entered please include Sort ID 408.2-MERSRegistrationStatusTypeOtherDescription.	Enumerated	Active Other	Enumerated	Selling Guide and Business Critical
408.2	7/28/2025	7/19/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/MERS_REGISTRATION/MERS_REGISTRATION/MERS_REGISTRATION	MERS_REGISTRATION	MERSRegistrationStatusTypeOtherDescription	A free-form text field used to capture the MERS Registration Status Type name if Other is selected as the MERS Registration Status Type.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 408.1-MERSRegistrationStatusType = "Other"	The only reasonable value supported at this time is "NotRegisteredOnMERSSystem".	Enumerated	NotRegisteredOnMERSSystem	Enumerated	Selling Guide and Business Critical
444	7/28/2025	10/18/2024	Data Point removal	Revision	N/A	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/MIS_DATA/DETAIL/EMI	MIS_DATA_DETAIL	LenderPaidMIInterestRateAdjustmentPercent	The percentage added to the mortgage interest rate to fund lender-purchased mortgage insurance premiums.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Lender"	For a LPMI Monthly Plan, this is the ongoing monthly amount expressed as a percent. For a LPMI Single Premium Plan, leave this blank. The only reasonable values supported at this time are restricted to a format of Percent 4-2.	Percent 3-4		Percent 4-2	Selling Guide and Business Critical
413	7/28/2025	10/18/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/MIS_DATA/DETAIL/MI	MI_DATA_DETAIL	MICompanyType	To convey the private MI company short/common name from whom the private mortgage insurance coverage was obtained.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	Effective 1-1-2017, the "CMG" enumeration will no longer be accepted. EMI, RMIC, and Triad are eligible insurers only for certain High-LTV. Refinance, Refi-Plus <sup>SM</sup> , DU-Refi-Plus <sup>SM</sup> , or modified or refinanced balloon transactions if continuation of coverage is effected through modification of the existing mortgage insurance certificate.	Enumerated	Essent Genworth MGIC Other PHE Radian RMIC Triad UGI	Enumerated	Selling Guide and Business Critical
414	7/28/2025	10/18/2024	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/MIS_DATA/DETAIL/MI	MI_DATA_DETAIL	MICompanyTypeOtherDescription	A free-form text field used to capture the mortgage insurance company name if Other is selected as the mortgage insurance company name.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 413-MICompanyType = "Other"	Effective 1-1-2016, the "SONYMA" enumeration will no longer be accepted. CAHLEP and MSHousing are eligible insurers only for certain High-LTV. Refinance, Refi-Plus <sup>SM</sup> , DU-Refi-Plus <sup>SM</sup> , or modified or refinanced balloon transactions if continuation of coverage is effected through modification of the existing mortgage insurance certificate.	Enumerated	ArchMI CAHLEP Emic MSHousing MIF NMI	Enumerated	Selling Guide and Business Critical
426	7/28/2025	10/18/2024	FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/MIS_DATA/DETAIL/MI	MI_DATA_DETAIL	MIPremiumSourceType	Defines the source of the MI premium payment.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 412-MICertificateIdentifier exists	If the MI premiums for the mortgage are either paid monthly or paid upfront, select the source ("Borrower" or "Lender") for the payment of the premium(s). If the premiums are paid both monthly and upfront, select the source of the monthly premium payment only. IF-MIPremiumPaymentType is "Rate Premium", select "Lender" as the valid value.	Enumerated	Borrower Lender Other	Enumerated	Selling Guide and Business Critical
427	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/S/DEAL_SET/DEALS/D/EAL/LOANS/LOAN/MIS_DATA/DETAIL/MI	MI_DATA_DETAIL	MIPremiumSourceTypeOtherDescription	A free-form text field to collect MI premium source when Other is selected for MI Premium Source Type.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Other"		Enumerated	Investor	Enumerated	Selling Guide and Business Critical

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDIS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDIS Format	FNM Supported Enumerations	FNM Format	Implementation Category
430.1	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDIS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/LOANS/LOAN/MI DATA/ML_DATA_DE TAIL/EXTENSION/TH ER/ML_DATA_DETAIL _EXTENSION	ML_DATA_DETAIL _EXTENSION	MIInterestRateAdjustmentPercent	The percentage of the mortgage interest rate allocated to fund mortgage insurance premiums.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Lender" or ("Investor" and IF Available)	The only reasonable values supported at this time are restricted to a format of Percent 1.2	Percent 3.4		*Percent 1.2	Selling Guide and Business Critical
430.2	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDIS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/LOANS/LOAN/MI DATA/ML_DATA_DE TAIL/EXTENSION/TH ER/ML_DATA_DETAIL _EXTENSION	ML_DATA_DETAIL _EXTENSION	MIPremiumPlanType	A value from a MISMO prescribed list that specifies the timing of up-front and recurring MI Premium payments.	Subject Loan	Current	N/A	CR	CR	IF Sort ID 426-MIPremiumSourceType = "Lender" or "Borrower"		Enumerated	Annual Monthly Single Split	Enumerated	Selling Guide and Business Critical
453	7/28/2025	3/22/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDIS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/LOANS/LOAN/SE RVICING/DISCLOSUR E_ON_SERVICER	DISCLOSURE_ON _SERVICER	ServicingTransferEffectiveDate	The date at which the transfer of servicing is effective as reflected on the Notice Of Assignment, Sale, Or Transfer of Servicing Rights document.	Subject Loan	Current	N/A	CI	CR	IF Applies		YYYY-MM-DD		YYYY-MM-DD	Selling Guide and Business Critical
553	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDIS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY _ADDRESSES/ADDRES S	ADDRESS	AddressIdentifier	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	N/A	N/A	Borrower	CR	CR	IF Exists		String 20		*String 11	Selling Guide and Business Critical
583	TBD	TBD	FNM Implementation Notes FNM Supported Enumerations	Revision	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY _ROLES/ROLE/BORRO WER/CREDIT_SCORE _S/CREDIT_SCORE/CR EDIT_SCORE_DETAIL	CREDIT_SCORE_D ETAIL	CreditRepositorySourceType	This element describes the source of the credit file – Equifax, Experian, Trans Union - or Merged Data if the sources are not specified.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 582- CreditRepositorySourceIndicator = "true"	The enumeration provided in the CreditRepositorySourceCType data point should reflect the credit bureau used to capture the representative credit score assigned to the borrower when selecting a representative borrower credit score based on "MiddleOfLower". When credit score averaging is used to determine a representative borrower credit score provide the value of "Other" and include the combination of credit repositories in CreditRepositorySourceTypesOtherDescription used to calculate the average borrower representative credit score. This data point is used in conjunction with CreditRepositorySourceIndicator (sort ID 582). <b>For Fannie Mae policy: if the lender obtains more than one credit score for the borrower, it should report the credit bureau associated with the lower score (if two were obtained) or the middle score of three were obtained.</b>	Enumerated	Equifax Experian Other TransUnion	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Bi-Merge
584	TBD	TBD	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality FNM Conditionality Details FNM Implementation Notes ULDDIS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY _ROLES/ROLE/BORRO WER/CREDIT_SCORE _S/CREDIT_SCORE/CR EDIT_SCORE_DETAIL	CREDIT_SCORE_D ETAIL	CreditRepositorySourceCTypeOtherDescription	Identifies the Credit Repository Source when Credit Repository Source Type is set to Other.	N/A	N/A	Borrower	CR	CR	IF Sort ID 583 -CreditRepositorySourceType = "Other"	If credit score averaging was used, select the credit repository combination associated with the average credit score in the Credit Score Value (Sort ID 590).	Enumerated	EquifaxAndExperian EquifaxAndTransUnion ExperianAndTransUnion ExperianAndTransUnionAndEquifax	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Bi-Merge
590	TBD	TBD	FNM Implementation Notes	Revision	Documentation change. In Production on the FNM Revision Effective Date,	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY _ROLES/ROLE/BORRO WER/CREDIT_SCORE _S/CREDIT_SCORE/CR EDIT_SCORE_DETAIL	CREDIT_SCORE_D ETAIL	CreditScoreValue	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	CR	CR	IF Sort ID 611-PartyRoleType = "Borrower" AND credit score exists	A value indicating the representative credit score assigned to the borrower. <b>If the lender obtains more than one credit score for the borrower, they should report the lower score (if two were obtained) or the middle score (if three were obtained). For the Selling Guide, credit scores refers to the average FICO score developed by Fair Isaac Corporation. When credit score values are provided for multiple credit score models the associated Credit Score Model will need to be provided in CreditScoreCategoryVersionType (Sort ID 590.1).</b>	Numeric 4		Numeric 4	Enterprise Credit Score and Credit Reports Initiative - Bi-Merge

Sort ID	FNM Data Point Mandate Date	FNM Revision Effective Date	Change Description (Columns Updated)	Data Point New / Net / Revision	Data Point Change Type	XPath	Parent Container	MISMO Data Point Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	ULDDS Conditionality	FNM Conditionality	FNM Conditionality Details	FNM Implementation Notes	ULDDS Format	FNM Supported Enumerations	FNM Format	Implementation Category
590.1	TBD	TBD	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORE/SCREDIT_SCORE/CR EDIT_SCORE_DETAIL/EXTENSION/OTHER/CR EDIT_SCORE_DETAIL/EXTENSION	CREDIT_SCORE_DETAIL	CreditScoreCategoryVersionType	A value from a MISMO prescribed list that represents a specific version, release of a Credit Score Category Type.	N/A	N/A	Borrower	CR	CR	If Sort ID 611-PartyRoleType = "Borrower" AND Credit score exists	When borrower representative credit score values are provided for multiple credit score models the associated credit score model provide a CreditScoreCategoryVersion Type for each CreditScoreValue(Sort ID - 590).  NOTE: FICO4 is also known as Classic FICO.	Enumerated	FICO10T FICO4 Vantage4	Enumerated	Enterprise Credit Score and Credit Reports Initiative - Multiple Credit Score Models
591.2	TBD	TBD	Relocation of existing data point	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORE/SCREDIT_SCORE/EXTENSION/OTHER/CR EDIT_SCORES_EX TENSION/CR EDIT_SCORES_SUMMARY	CREDIT_SCORES_SUMMARY	CreditReportIdentifier	A reference number assigned by the credit bureau to a specific credit report. This report number is also referenced when a Reissue, Upgrade, or Status Query of an existing report is requested.	N/A	N/A	Borrower	CR	CR	If Sort ID 611-PartyRoleType = "Borrower" AND Sort ID 590-CreditScoreValue exists	Enter the credit reference number associated with the Borrower credit report used to underwrite the delivered loan. This field is N/A for legal entities. For any loans underwritten in LP and an in-file credit report is used, this field is optional.	String 30		String 30	Enterprise Credit Score and Credit Reports Initiative - Multiple Credit Score Models
596	6/27/2016	9/23/2023	FNM Implementation Notes	Revision	Documentation change to remove no longer needed information in the implementation notes.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BankruptcyIndicator	Borrower's answer to the question: Have you been declared bankrupt within the past 7 years? Collected on the URLA in Section VIII, line b.	N/A	N/A	Borrower	CR	CR	If Sort ID 611-PartyRoleType = "Borrower"	<del>For loans originated using the redesigned URLA, this data is not required.</del>	Boolean	false true	Boolean	Selling Guide and Business Critical
598.1	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	IntentToOccupyType	Borrowers answer to the question: Do you intend to occupy the property as your primary residence?	N/A	N/A	Borrower	CR	CR	If Sort ID 611-PartyRoleType = "Borrower"		Enumerated	No Yes	Enumerated	Selling Guide and Business Critical
608	7/28/2025	10/18/2024	Data point removal	Revision	N/A	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	GenderType	The borrower's or interviewer's statement about the borrower's gender.	N/A	N/A	Borrower	CR	CR	If Sort ID 611-PartyRoleType = "Borrower"	Use "Not Applicable" if the borrower is a legal entity. If the borrower is a living trust, indicate the gender of the individual who established the trust.  This data point may not be supported after 5/20/10.	Enumerated	Female InformationNotProvided/Unknown Male NotApplicable	Enumerated	Selling Guide and Business Critical
609	7/28/2025	10/18/2024	Data point removal	Revision	N/A	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL	GOVERNMENT_MONITORING_DETAIL	HMDAAuthenticityType	The borrower's or interviewer's statement about the borrower's authenticity as defined in the Home Mortgage Disclosure Act.	N/A	N/A	Borrower	CR	CR	If Sort ID 611-PartyRoleType = "Borrower"	Use "Not Applicable" if the borrower is a legal entity. If the borrower is a living trust, indicate the ethnicity of the individual who established the trust.  This data point may not be supported after 5/20/10.	Enumerated	Hispanic/Latino InformationNotProvidedByApplicant/Mail/Internet/OT/Telephone/Applicant NotApplicable NotHispanic/Latino	Enumerated	Selling Guide and Business Critical
640	7/28/2025	10/18/2024	Data point removal	Revision	N/A	MESSAGE/DEAL_SET/DEAL_SET/DEALS/D EAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACES_DETAIL	HMDA_RACES	HMDARaceType	The borrower's or interviewer's statement about the borrower's race as defined in the Home Mortgage Disclosure Act. Up to 5 Races Types may be included per borrower.	N/A	N/A	Borrower	CR	CR	If Sort ID 611-PartyRoleType = "Borrower"	Use "Not Applicable" if the borrower is a legal entity. If the borrower is a living trust, indicate the race of the individual who established the trust.  This data point may not be supported after 5/20/10.	Enumerated	American/Indian/AlaskaNative Asian Black/AfricanAmerican InformationNotProvidedByApplicant/Mail/Internet/OT/Telephone/Applicant NativeHawaiian/OtherPacificIslander NotApplicable White	Enumerated	Selling Guide and Business Critical
686.1	7/28/2025	10/18/2024	Loan Role Type Loan State Type ULDD Conditionality FNM Conditionality Details FNM Implementation Notes ULDDS Format FNM Supported Enumerations FNM Format	New	Code change. In Production on the FNM Revision Effective Date, FNM Data Point Mandate Date applies.	MESSAGE/DEAL_SET/DEAL_SET/POOL_POOL_DETAIL/EXTENSION/OTHER/POOL_DETAIL/EXTENSION	POOL_DETAIL_EXTENSION	GovernmentBondFinanceIndicator	Indicates that the pool is to back securities for use as collateral for a state or local housing bond financing program (BFP).	N/A	N/A	N/A	CI	R	Required for MBS loans		Boolean	false true	Boolean	Selling Guide and Business Critical



Sort ID	FNM Data Point Mandate Date	FNM Enumeration Effective Date	Phase 5 Status A (Added) D (Deleted) M (Modified)	MISMO Data Point Name	FNM Supported Enumerations
1	7/23/2012	7/23/2012		MISMOReferenceModelIdentifier	3.0.0.263.12
2	7/23/2012	7/23/2012		AboutVersionIdentifier	FNM 1.0
2	7/23/2012	6/27/2016		AboutVersionIdentifier	FNM 2.0
2	7/23/2012	6/27/2016		AboutVersionIdentifier	FNM 3.0
2	7/28/2025	3/22/2024	A	AboutVersionIdentifier	FNM 5.0
33	6/27/2016	6/27/2016		ManufacturedHomeWidthType	MultiWide
33	6/27/2016	6/27/2016		ManufacturedHomeWidthType	SingleWide
38	7/23/2012	7/23/2012		CondominiumProjectStatusType	Established
38	7/23/2012	7/23/2012		CondominiumProjectStatusType	New
41	7/23/2012	7/23/2012		ProjectAttachmentType	Attached
41	7/23/2012	7/23/2012		ProjectAttachmentType	Detached
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	E
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	F
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	G
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	P
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	Q
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	R
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	S
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	T
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	U
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	V
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	1
42	7/23/2012	7/23/2012		ProjectClassificationIdentifier	2
43	7/23/2012	7/23/2012		ProjectDesignType	GardenProject
43	7/23/2012	7/23/2012		ProjectDesignType	HighriseProject
43	7/23/2012	7/23/2012		ProjectDesignType	MidriseProject
43	7/23/2012	6/27/2016		ProjectDesignType	Other
43	7/23/2012	7/23/2012		ProjectDesignType	TownhouseRowhouse
44	7/23/2012	6/27/2016		ProjectDesignTypeOtherDescription	OtherSelectedOnValuationDocumentation
47	7/23/2012	7/23/2012		ProjectLegalStructureType	Condominium
47	7/23/2012	7/23/2012		ProjectLegalStructureType	Cooperative
50	7/23/2012	7/23/2012		AttachmentType	Attached
50	7/23/2012	7/23/2012		AttachmentType	Detached
50	7/23/2012	7/23/2012		AttachmentType	SemiDetached
51	7/23/2012	7/23/2012		ConstructionMethodType	Manufactured
51	7/28/2025	7/19/2024	A	ConstructionMethodType	Other
51	7/23/2012	7/23/2012		ConstructionMethodType	SiteBuilt
52	7/28/2025	7/19/2024	A	ConstructionMethodTypeOtherDescription	Container
52	7/28/2025	7/19/2024	A	ConstructionMethodTypeOtherDescription	ThreeDimensionalPrintingTechnology
63	7/23/2012	7/23/2012		PropertyEstateType	FeeSimple
63	7/23/2012	7/23/2012		PropertyEstateType	Leasehold
63	7/28/2025	10/18/2024	D	PropertyEstateType	Other
64	7/28/2025	10/18/2024	D	PropertyEstateTypeOtherDescription	LifeEstate
69	7/23/2012	7/23/2012		PropertyUsageType	Investment
69	7/23/2012	7/23/2012		PropertyUsageType	PrimaryResidence
69	7/23/2012	7/23/2012		PropertyUsageType	SecondHome
80	7/23/2012	7/23/2012		AVMModelNameType	AutomatedPropertyService
80	7/23/2012	7/23/2012		AVMModelNameType	Casa
80	7/23/2012	7/23/2012		AVMModelNameType	FidelityHansen
80	7/23/2012	7/23/2012		AVMModelNameType	HomePriceAnalyzer

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80	7/23/2012	7/23/2012		AVMModelNameType	HomePriceIndex
80	7/23/2012	7/23/2012		AVMModelNameType	HomeValueExplorer
80	7/23/2012	7/23/2012		AVMModelNameType	Indicator
80	7/23/2012	7/23/2012		AVMModelNameType	NetValue
80	7/23/2012	7/23/2012		AVMModelNameType	Other
80	7/23/2012	7/23/2012		AVMModelNameType	Pass
80	7/23/2012	7/23/2012		AVMModelNameType	PropertySurveyAnalysisReport
80	7/23/2012	7/23/2012		AVMModelNameType	ValueFinder
80	7/23/2012	7/23/2012		AVMModelNameType	ValuePoint
80	7/23/2012	7/23/2012		AVMModelNameType	ValuePoint4
80	7/23/2012	7/23/2012		AVMModelNameType	ValuePointPlus
80	7/23/2012	7/23/2012		AVMModelNameType	ValueSure
80	7/23/2012	7/23/2012		AVMModelNameType	ValueWizard
80	7/23/2012	7/23/2012		AVMModelNameType	ValueWizardPlus
80	7/23/2012	7/23/2012		AVMModelNameType	VeroIndexPlus
80	7/23/2012	7/23/2012		AVMModelNameType	Vero Value
81	7/23/2012	7/23/2012		AVMModelNameTypeOtherDescription	MTM
85	6/27/2016	6/27/2016		PropertyValuationFormType	ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport
85	6/27/2016	6/27/2016		PropertyValuationFormType	ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport
85	6/27/2016	6/27/2016		PropertyValuationFormType	ExteriorOnlyInspectionResidentialAppraisalReport
85	6/27/2016	6/27/2016		PropertyValuationFormType	IndividualCondominiumUnitAppraisalReport
85	6/27/2016	6/27/2016		PropertyValuationFormType	IndividualCooperativeInterestAppraisalReport
85	6/27/2016	6/27/2016		PropertyValuationFormType	ManufacturedHomeAppraisalReport
85	6/27/2016	6/27/2016		PropertyValuationFormType	OneUnitResidentialAppraisalFieldReviewReport
85	6/27/2016	6/27/2016		PropertyValuationFormType	SmallResidentialIncomePropertyAppraisalReport
85	6/27/2016	6/27/2016		PropertyValuationFormType	TwoToFourUnitResidentialAppraisal
85	6/27/2016	6/27/2016		PropertyValuationFormType	UniformResidentialAppraisalReport
89	7/23/2012	7/23/2012		PropertyValuationMethodType	AutomatedValuationModel
89	7/23/2012	7/23/2012		PropertyValuationMethodType	DesktopAppraisal
89	7/23/2012	7/23/2012		PropertyValuationMethodType	DriveBy
89	7/23/2012	7/23/2012		PropertyValuationMethodType	FullAppraisal
89	7/23/2012	7/23/2012		PropertyValuationMethodType	None
89	7/23/2012	6/27/2016		PropertyValuationMethodType	Other
90	7/23/2012	6/27/2016		PropertyValuationMethodTypeOtherDescription	FieldReview
90	7/28/2025	3/22/2024	A	PropertyValuationMethodTypeOtherDescription	HybridAppraisal
93	7/23/2012	7/23/2012		LoanRoleType	SubjectLoan
110	7/23/2012	7/23/2012		IndexSourceType	Other
111	7/23/2012	6/27/2016		IndexSourceTypeOtherDescription	1YearTreasuryBill364DayDiscountRateWeeklyAuctionAverage
111	7/23/2012	8/3/2020		IndexSourceTypeOtherDescription	30DayAverageSOFR
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	30year60DayConventionalFixedRateDaily
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	6MonthCDsSecondaryMarketWeeklyAverage
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	6MonthTBillAuctionHighDiscountRate
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	6MonthTreasuryBillAuctionHighDiscountRate
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	6MonthTreasuryBillAuctionHighInvestmentRate
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	6MonthTreasuryBillAuctionHighMonthlyAverage
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	6MonthTreasuryBillSecondaryMarketWeeklyAverage
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	CumulativeAverageForThePrevious12Months1YearTreasurySecurityMonthlyAverage
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	CumulativeAverageforthePrevious26WeeksWeeklyAverage
111	7/23/2012	6/27/2016		IndexSourceTypeOtherDescription	CumulativeAverageforthePrevious4WeeksWeeklyAverage6MonthAuctionHighDiscRate
111	7/23/2012	6/27/2016		IndexSourceTypeOtherDescription	CumulativeAverageforthePrevious4WeeksWeeklyAverage6MonthAuctionHighInvestmentRate

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111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	FreddieMacCostofFunds
111	7/23/2012	6/27/2016		IndexSourceTypeOtherDescription	QuarterlyAverageOfTheFederalCOFI
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	WallStreetJournalPrimeRate
111	7/23/2012	7/23/2012		IndexSourceTypeOtherDescription	WellsFargoCostofSavingsMonthly
118	7/23/2012	7/23/2012		InterestRateRoundingType	Down
118	7/23/2012	7/23/2012		InterestRateRoundingType	Nearest
118	7/23/2012	7/23/2012		InterestRateRoundingType	NoRounding
118	7/23/2012	7/23/2012		InterestRateRoundingType	Up
120	7/23/2012	7/23/2012		AdjustmentRuleType	First
120	7/23/2012	7/23/2012		AdjustmentRuleType	Subsequent
126	7/23/2012	7/23/2012		AdjustmentRuleType	Subsequent
137	7/23/2012	7/23/2012		LoanAmortizationPeriodType	Month
138	7/23/2012	7/23/2012		LoanAmortizationType	AdjustableRate
138	7/23/2012	7/23/2012		LoanAmortizationType	Fixed
145	7/23/2012	7/23/2012		BuydownContributorType	Borrower
145	7/23/2012	7/23/2012		BuydownContributorType	Lender
145	7/23/2012	7/23/2012		BuydownContributorType	Other
146	7/23/2012	7/23/2012		BuydownContributorTypeOtherDescription	InterestedThirdParty
152	5/20/2019	1/28/2019		ClosingCostFundsType	BridgeLoan
152	5/20/2019	1/28/2019		ClosingCostFundsType	CashOnHand
152	5/20/2019	1/28/2019		ClosingCostFundsType	CheckingSavings
152	5/20/2019	1/28/2019		ClosingCostFundsType	Contribution
152	5/20/2019	1/28/2019		ClosingCostFundsType	CreditCard
152	5/20/2019	1/28/2019		ClosingCostFundsType	EquityOnSoldProperty
152	5/20/2019	1/28/2019		ClosingCostFundsType	EquityOnSubjectProperty
152	5/20/2019	1/28/2019		ClosingCostFundsType	ForgivableSecuredLoan
152	5/20/2019	1/28/2019		ClosingCostFundsType	GiftFunds
152	5/20/2019	1/28/2019		ClosingCostFundsType	Grant
152	5/20/2019	1/28/2019		ClosingCostFundsType	LifeInsuranceCashValue
152	5/20/2019	1/28/2019		ClosingCostFundsType	LotEquity
152	5/20/2019	1/28/2019		ClosingCostFundsType	Other
152	5/20/2019	1/28/2019		ClosingCostFundsType	PremiumFunds
152	5/20/2019	1/28/2019		ClosingCostFundsType	RentWithOptionToPurchase
152	5/20/2019	1/28/2019		ClosingCostFundsType	RetirementFunds
152	5/20/2019	1/28/2019		ClosingCostFundsType	SaleOfChattel
152	5/20/2019	1/28/2019		ClosingCostFundsType	SecuredLoan
152	5/20/2019	1/28/2019		ClosingCostFundsType	StocksAndBonds
152	5/20/2019	1/28/2019		ClosingCostFundsType	SweatEquity
152	5/20/2019	1/28/2019		ClosingCostFundsType	TradeEquity
152	5/20/2019	1/28/2019		ClosingCostFundsType	TrustFunds
152	5/20/2019	1/28/2019		ClosingCostFundsType	UnsecuredBorrowedFunds
153	5/20/2019	1/28/2019		ClosingCostFundsTypeOtherDescription	AggregatedRemainingTypes
153	5/20/2019	1/28/2019		ClosingCostFundsTypeOtherDescription	SecondaryFinancingClosedEnd
153	5/20/2019	1/28/2019		ClosingCostFundsTypeOtherDescription	SecondaryFinancingHELOC
154	5/20/2019	1/28/2019		ClosingCostSource Type	Borrower
154	5/20/2019	1/28/2019		ClosingCostSource Type	CommunityNonProfit
154	5/20/2019	1/28/2019		ClosingCostSource Type	Employer
154	5/20/2019	1/28/2019		ClosingCostSource Type	FederalAgency
154	5/20/2019	1/28/2019		ClosingCostSource Type	Lender
154	5/20/2019	1/28/2019		ClosingCostSource Type	LocalAgency

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154	5/20/2019	1/28/2019		ClosingCostSourceType	Other
154	5/20/2019	1/28/2019		ClosingCostSourceType	PropertySeller
154	5/20/2019	1/28/2019		ClosingCostSourceType	Relative
154	5/20/2019	1/28/2019		ClosingCostSourceType	ReligiousNonProfit
154	5/20/2019	1/28/2019		ClosingCostSourceType	StateAgency
155	5/20/2019	1/28/2019		ClosingCostSourceTypeOtherDescription	AggregatedRemainingSourceTypes
155	5/20/2019	1/28/2019		ClosingCostSourceTypeOtherDescription	FHLBAffordableHousingProgram
155	5/20/2019	1/28/2019		ClosingCostSourceTypeOtherDescription	USDARuralHousing
158	7/28/2025	3/22/2024	A	OtherFundsCollectedAtClosingType	Other
159	7/28/2025	3/22/2024	A	OtherFundsCollectedAtClosingTypeOtherDescription	Buydown
173	5/20/2019	1/28/2019		DownPaymentSourceType	Borrower
173	5/20/2019	1/28/2019		DownPaymentSourceType	CommunityNonProfit
173	5/20/2019	1/28/2019		DownPaymentSourceType	Employer
173	5/20/2019	1/28/2019		DownPaymentSourceType	FederalAgency
173	5/20/2019	1/28/2019		DownPaymentSourceType	LocalAgency
173	5/20/2019	1/28/2019		DownPaymentSourceType	OriginatingLender
173	5/20/2019	1/28/2019		DownPaymentSourceType	Other
173	5/20/2019	1/28/2019		DownPaymentSourceType	Relative
173	5/20/2019	1/28/2019		DownPaymentSourceType	ReligiousNonProfit
173	5/20/2019	1/28/2019		DownPaymentSourceType	StateAgency
174	5/20/2019	1/28/2019		DownPaymentSourceTypeOtherDescription	AggregatedRemainingSourceTypes
174	5/20/2019	1/28/2019		DownPaymentSourceTypeOtherDescription	FHLBAffordableHousingProgram
174	5/20/2019	1/28/2019		DownPaymentSourceTypeOtherDescription	USDARuralHousing
175	5/20/2019	1/28/2019		DownPaymentType	BridgeLoan
175	5/20/2019	1/28/2019		DownPaymentType	CashOnHand
175	5/20/2019	1/28/2019		DownPaymentType	CheckingSavings
175	5/20/2019	1/28/2019		DownPaymentType	EquityOnSoldProperty
175	5/20/2019	1/28/2019		DownPaymentType	EquityOnSubjectProperty
175	5/20/2019	1/28/2019		DownPaymentType	ForgivableSecuredLoan
175	5/20/2019	1/28/2019		DownPaymentType	GiftFunds
175	5/20/2019	1/28/2019		DownPaymentType	LifeInsuranceCashValue
175	5/20/2019	1/28/2019		DownPaymentType	LotEquity
175	5/20/2019	1/28/2019		DownPaymentType	OtherTypeOfDownPayment
175	5/20/2019	1/28/2019		DownPaymentType	RentWithOptionToPurchase
175	5/20/2019	1/28/2019		DownPaymentType	RetirementFunds
175	5/20/2019	1/28/2019		DownPaymentType	SaleOfChattel
175	5/20/2019	1/28/2019		DownPaymentType	SecuredBorrowedFunds
175	5/20/2019	1/28/2019		DownPaymentType	StocksAndBonds
175	5/20/2019	1/28/2019		DownPaymentType	SweatEquity
175	5/20/2019	1/28/2019		DownPaymentType	TradeEquity
175	5/20/2019	1/28/2019		DownPaymentType	TrustFunds
175	5/20/2019	1/28/2019		DownPaymentType	UnsecuredBorrowedFunds
176	5/20/2019	1/28/2019		DownPaymentTypeOtherDescription	AggregatedRemainingTypes
176	5/20/2019	1/28/2019		DownPaymentTypeOtherDescription	Grant
176	5/20/2019	1/28/2019		DownPaymentTypeOtherDescription	SecondaryFinancingClosedEnd
176	5/20/2019	1/28/2019		DownPaymentTypeOtherDescription	SecondaryFinancingHELOC
162	7/23/2012	7/23/2012		ConstructionLoanType	ConstructionToPermanent
163	7/23/2012	7/23/2012		ConstructionToPermanentClosingFeatureType	AutomaticConversion
163	7/23/2012	7/23/2012		ConstructionToPermanentClosingFeatureType	ModificationAgreement
163	7/23/2012	7/23/2012		ConstructionToPermanentClosingFeatureType	NewNote

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165	7/23/2012	7/23/2012		ConstructionToPermanentClosingType	OneClosing
165	7/23/2012	7/23/2012		ConstructionToPermanentClosingType	TwoClosing
198	7/23/2012	7/23/2012		SectionOfActType	184
198	7/23/2012	7/23/2012		SectionOfActType	203B
198	7/23/2012	7/23/2012		SectionOfActType	203B251
198	7/23/2012	7/23/2012		SectionOfActType	203H
198	7/23/2012	7/23/2012		SectionOfActType	203K
198	7/23/2012	7/23/2012		SectionOfActType	203K251
198	7/23/2012	7/23/2012		SectionOfActType	234C
198	7/23/2012	7/23/2012		SectionOfActType	234C251
198	7/23/2012	7/23/2012		SectionOfActType	3710
198	7/23/2012	7/23/2012		SectionOfActType	502
209	7/23/2012	7/23/2012		InterestAccrualType	AverageDailyInterestAccrual
209	7/23/2012	7/23/2012		InterestAccrualType	DailyInterestAccrual
210	7/23/2012	7/23/2012		InterestCalculationBasisDaysInYearCountType	360
210	7/23/2012	7/23/2012		InterestCalculationBasisDaysInYearCountType	365
210	7/23/2012	7/23/2012		InterestCalculationBasisDaysInYearCountType	366
211	7/23/2012	7/23/2012		InterestCalculationBasisType	AverageBalance
211	7/23/2012	7/23/2012		InterestCalculationBasisType	DailyLoanBalance
211	7/23/2012	7/23/2012		InterestCalculationBasisType	EndOfPeriod
214	7/23/2012	7/23/2012		InterestCalculationPeriodType	Biweekly
214	7/23/2012	7/23/2012		InterestCalculationPeriodType	Day
214	7/23/2012	7/23/2012		InterestCalculationPeriodType	Month
215	7/23/2012	7/23/2012		InterestCalculationType	Simple
222	7/23/2012	7/23/2012		RelatedLoanInvestorType	FNM
247	5/20/2019	1/28/2019		CreditScoreImpairmentType	InsufficientCreditHistory
247	5/20/2019	1/28/2019		CreditScoreImpairmentType	SignificantErrorsScore
249	5/20/2019	1/28/2019		LoanLevelCreditScoreSelectionMethodType	AverageThenAverage
249	5/20/2019	1/28/2019		LoanLevelCreditScoreSelectionMethodType	MiddleOrLowerThenAverage
249	5/20/2019	1/28/2019		LoanLevelCreditScoreSelectionMethodType	MiddleOrLowerThenLowest
249	5/20/2019	1/28/2019		LoanLevelCreditScoreSelectionMethodType	Other
250	TBD	TBD	A	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	AverageThenLowest
250	5/20/2019	1/28/2019		LoanLevelCreditScoreSelectionMethodTypeOtherDescription	SellerSpecific
251.1	TBD	TBD	A	CreditScoreCategoryVersionType	FICO10T
251.1	TBD	TBD	A	CreditScoreCategoryVersionType	FICO4
251.1	TBD	TBD	A	CreditScoreCategoryVersionType	Vantage4
251.2	TBD	TBD	A	CreditScoreImpairmentType	InsufficientCreditHistory
251.2	TBD	TBD	A	CreditScoreImpairmentType	SignificantErrorsScore
251.3	TBD	TBD	A	LoanLevelCreditScoreSelectionMethodType	AverageThenAverage
251.3	TBD	TBD	A	LoanLevelCreditScoreSelectionMethodType	MiddleOrLowerThenAverage
251.3	TBD	TBD	A	LoanLevelCreditScoreSelectionMethodType	MiddleOrLowerThenLowest
251.3	TBD	TBD	A	LoanLevelCreditScoreSelectionMethodType	Other
251.4	TBD	TBD	A	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	AverageThenLowest
251.4	TBD	TBD	A	LoanLevelCreditScoreSelectionMethodTypeOtherDescription	SellerSpecific
253	7/23/2012	7/23/2012		LoanStateType	AtClosing
253	7/23/2012	7/23/2012		LoanStateType	AtModification
258	7/23/2012	7/23/2012		LoanMaturityPeriodType	Month
270	7/23/2012	7/23/2012		PaymentFrequencyType	Monthly
294	7/23/2012	7/23/2012		RefinanceCashOutDeterminationType	CashOut
294	7/23/2012	7/23/2012		RefinanceCashOutDeterminationType	LimitedCashOut

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294	7/23/2012	7/23/2012		RefinanceCashOutDeterminationType	NoCashOut
313	7/23/2012	7/23/2012		LienPriorityType	FirstLien
315	7/23/2012	7/23/2012		LoanPurposeType	Purchase
315	7/23/2012	7/23/2012		LoanPurposeType	Refinance
317	7/23/2012	7/23/2012		MortgageType	Conventional
317	7/23/2012	7/23/2012		MortgageType	FHA
317	7/23/2012	7/23/2012		MortgageType	USDARuralHousing
317	7/23/2012	7/23/2012		MortgageType	VA
325	7/23/2012	7/23/2012		AutomatedUnderwritingRecommendationDescription	ApproveEligible
325	7/23/2012	7/23/2012		AutomatedUnderwritingRecommendationDescription	ApproveIneligible
325	7/23/2012	7/23/2012		AutomatedUnderwritingRecommendationDescription	Error
325	7/23/2012	7/23/2012		AutomatedUnderwritingRecommendationDescription	OutOfScope
325	7/23/2012	7/23/2012		AutomatedUnderwritingRecommendationDescription	Unknown
326	7/23/2012	7/23/2012		AutomatedUnderwritingSystemType	DesktopUnderwriter
326	7/23/2012	7/23/2012		AutomatedUnderwritingSystemType	Other
327	7/23/2012	6/27/2016		AutomatedUnderwritingSystemTypeOtherDescription	GuaranteedUnderwritingSystem
332	7/23/2012	7/23/2012		LoanRoleType	SubjectLoan
332.1	7/23/2012	7/23/2012		AdjustmentRuleType	First
332.1	7/23/2012	7/23/2012		AdjustmentRuleType	Subsequent
333	7/23/2012	7/23/2012		LoanAmortizationType	AdjustableRate
333	7/23/2012	7/23/2012		LoanAmortizationType	Fixed
335	7/23/2012	7/23/2012		InterestCalculationType	Simple
339	7/23/2012	7/23/2012		LoanStateType	AtClosing
342	7/23/2012	7/23/2012		PaymentFrequencyType	Monthly
345	7/23/2012	7/23/2012		LienPriorityType	FirstLien
347	7/23/2012	7/23/2012		MortgageType	Conventional
347	7/23/2012	7/23/2012		MortgageType	FHA
347	7/23/2012	7/23/2012		MortgageType	USDARuralHousing
347	7/23/2012	7/23/2012		MortgageType	VA
352	7/23/2012	7/23/2012		LoanRoleType	SubjectLoan
354	5/20/2019	1/28/2019		ConvertibleStatusType	Active
354	5/20/2019	1/28/2019		ConvertibleStatusType	Exercised
354	5/20/2019	1/28/2019		ConvertibleStatusType	Expired
364	5/20/2019	5/22/2017		EscrowItemType	BoroughPropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	CityPropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	CountyPropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	DistrictPropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	EarthquakeInsurance
364	5/20/2019	5/22/2017		EscrowItemType	FloodInsurance
364	5/20/2019	5/22/2017		EscrowItemType	HazardInsurance
364	5/20/2019	5/22/2017		EscrowItemType	MortgageInsurance
364	5/20/2019	5/22/2017		EscrowItemType	Other
364	5/20/2019	5/22/2017		EscrowItemType	PestInsurance
364	5/20/2019	5/22/2017		EscrowItemType	SchoolPropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	StatePropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	TownPropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	TownshipPropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	VillagePropertyTax
364	5/20/2019	5/22/2017		EscrowItemType	WindstormInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	AssessmentTax

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365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CityBondTax
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CondominiumAssociationDues
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CondominiumAssociationSpecialAssessment
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	ConstructionCompletionFunds
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CooperativeAssociationDues
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CooperativeAssociationSpecialAssessment
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CountyBondTax
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CreditDisabilityInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CreditLifeInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CreditPropertyInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	CreditUnemploymentInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	DebtCancellationInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	DebtSuspensionInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	EnergyEfficientImprovementFunds
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	GroundRent
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	HailInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	HomeownersAssociationDues
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	HomeownersAssociationSpecialAssessment
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	HomeownersInsurance
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	ParishTax
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	PropertyTax
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	RehabilitationFunds
365	5/20/2019	5/22/2017		EscrowItemTypeOtherDescription	VolcanoInsurance
376	7/28/2025	3/22/2024	D	InvestorCollateralProgramIdentifier	DURefiPlusPropertyFieldworkWaiver
376	7/28/2025	3/22/2024	D	InvestorCollateralProgramIdentifier	DUPROPERTYINSPECTIONREPORTFORM2075
376	7/28/2025	3/22/2024	D	InvestorCollateralProgramIdentifier	LevelHPropertyInspectionWaiver
376	7/28/2025	3/22/2024	D	InvestorCollateralProgramIdentifier	PropertyInspectionWaiver
376	7/28/2025	3/22/2024	A	InvestorCollateralProgramIdentifier	ValueAcceptance
381	7/23/2012	7/23/2012		InvestorRemittanceType	ActualInterestActualPrincipal
381	7/23/2012	7/23/2012		InvestorRemittanceType	ScheduledInterestActualPrincipal
381	7/23/2012	7/23/2012		InvestorRemittanceType	ScheduledInterestScheduledPrincipal
389	7/23/2012	7/23/2012		LoanDefaultLossPartyType	Investor
389	7/23/2012	7/23/2012		LoanDefaultLossPartyType	Lender
389	7/23/2012	7/23/2012		LoanDefaultLossPartyType	Shared
391	7/23/2012	7/23/2012		REOMarketingPartyType	Investor
391	7/23/2012	7/23/2012		REOMarketingPartyType	Lender
403.2	5/20/2019	12/18/2017		LoanIdentifierType	UniversalLoan
404	7/23/2012	7/23/2012		LoanProgramIdentifier	LoanFirstTimeHomebuyer
406	7/23/2012	7/23/2012		LoanStateType	Current
408.1	7/28/2025	7/19/2024	A	MERSRegistrationStatusType	Active
408.1	7/28/2025	7/19/2024	A	MERSRegistrationStatusType	Other
408.2	7/28/2025	7/19/2024	A	MERSRegistrationStatusTypeOtherDescription	NotRegisteredOnMERSSystem
413	7/23/2012	7/23/2012		MICompanyNameType	Essent
413	7/23/2012	7/23/2012		MICompanyNameType	MGIC
413	7/23/2012	7/23/2012		MICompanyNameType	Other
413	7/28/2025	10/18/2024	D	MICompanyNameType	PMH
413	7/23/2012	7/23/2012		MICompanyNameType	Radian
413	7/28/2025	10/18/2024	D	MICompanyNameType	RMIC
413	7/28/2025	10/18/2024	D	MICompanyNameType	Fried
413	7/23/2012	7/23/2012		MICompanyNameType	UGI

Sort ID	FNM Data Point Mandate Date	FNM Enumeration Effective Date	Phase 5 Status A (Added) D (Deleted) M (Modified)	MISMO Data Point Name	FNM Supported Enumerations
414	7/23/2012	6/27/2016		MICompanyNameTypeOtherDescription	ArchMI
414	7/28/2025	10/18/2024	D	<del>MICompanyNameTypeOtherDescription</del>	<del>CAHLIF</del>
414	2/7/2021	2/7/2021		MICompanyNameTypeOtherDescription	Enact
414	7/28/2025	10/18/2024	D	<del>MICompanyNameTypeOtherDescription</del>	<del>MDHousing</del>
414	7/23/2012	7/23/2012		MICompanyNameTypeOtherDescription	MIF
414	7/23/2012	6/1/2013		MICompanyNameTypeOtherDescription	NMI
426	7/23/2012	7/23/2012		MIPremiumSourceType	Borrower
426	7/23/2012	7/23/2012		MIPremiumSourceType	Lender
426	7/28/2025	10/18/2024	A	MIPremiumSourceType	Other
427	7/28/2025	10/18/2024	A	MIPremiumSourceTypeOtherDescription	Investor
429	7/23/2012	7/23/2012		PrimaryMIAbsenceReasonType	MICanceledBasedOnCurrentLTV
429	7/23/2012	7/23/2012		PrimaryMIAbsenceReasonType	NoMIBasedOnOriginalLTV
429	7/23/2012	7/23/2012		PrimaryMIAbsenceReasonType	Other
430.2	7/28/2025	10/18/2024	A	MIPremiumPlanType	Annual
430.2	7/28/2025	10/18/2024	A	MIPremiumPlanType	Monthly
430.2	7/28/2025	10/18/2024	A	MIPremiumPlanType	Single
430.2	7/28/2025	10/18/2024	A	MIPremiumPlanType	Split
450	7/23/2012	7/23/2012		FNMHomeImprovementProductType	ActualActualBiweekly
450	7/23/2012	7/23/2012		FNMHomeImprovementProductType	ConstructionToPermanent
450	7/23/2012	7/23/2012		FNMHomeImprovementProductType	DailySimpleInterestCashConventional
450	7/23/2012	7/23/2012		FNMHomeImprovementProductType	DailySimpleInterestMBS
450	7/23/2012	7/23/2012		FNMHomeImprovementProductType	GovernmentTitleI
451	7/23/2012	7/23/2012		RefinanceProgramIdentifier	DisasterResponse
451	5/20/2019	1/1/2019		RefinanceProgramIdentifier	HighLTVRefi
451	5/20/2019	1/1/2019		RefinanceProgramIdentifier	TexasEquity
496	7/23/2012	7/23/2012		LoanRoleType	RelatedLoan
497	7/23/2012	7/23/2012		LoanAmortizationType	AdjustableRate
497	7/23/2012	7/23/2012		LoanAmortizationType	Fixed
497	7/23/2012	7/23/2012		LoanAmortizationType	GraduatedPaymentARM
497	7/23/2012	7/23/2012		LoanAmortizationType	GraduatedPaymentMortgage
497	7/23/2012	7/23/2012		LoanAmortizationType	GrowingEquityMortgage
497	7/23/2012	7/23/2012		LoanAmortizationType	Step
502	7/23/2012	7/23/2012		LoanStateType	AtClosing
504	7/23/2012	7/23/2012		LoanMaturityPeriodType	Month
507	7/23/2012	7/23/2012		LienPriorityType	FirstLien
510	7/23/2012	7/23/2012		LoanRoleType	RelatedLoan
515	7/23/2012	7/23/2012		LoanStateType	Current
517	7/23/2012	6/27/2016		LienPriorityType	SecondLien
517	7/23/2012	6/27/2016		LienPriorityType	ThirdLien
517	7/23/2012	6/27/2016		LienPriorityType	FourthLien
519	7/23/2012	7/23/2012		MortgageType	Conventional
519	7/23/2012	7/23/2012		MortgageType	FHA
519	7/23/2012	7/23/2012		MortgageType	USDARuralHousing
519	7/23/2012	7/23/2012		MortgageType	VA
528	7/23/2012	7/23/2012		PartyRoleType	Appraiser
537	7/23/2012	7/23/2012		PartyRoleType	AppraiserSupervisor
545	7/23/2012	7/23/2012		LegalEntityType	Corporation
545	7/23/2012	7/23/2012		LegalEntityType	GovernmentEntity
545	7/23/2012	7/23/2012		LegalEntityType	JointVenture
545	7/23/2012	7/23/2012		LegalEntityType	LimitedLiabilityCompany



Sort ID	FNM Data Point Mandate Date	FNM Enumeration Effective Date	Phase 5 Status A (Added) D (Deleted) M (Modified)	MISMO Data Point Name	FNM Supported Enumerations
545	7/23/2012	7/23/2012		LegalEntityType	LimitedPartnership
545	7/23/2012	7/23/2012		LegalEntityType	NonProfitCorporation
545	7/23/2012	7/23/2012		LegalEntityType	Other
545	7/23/2012	7/23/2012		LegalEntityType	Partnership
546	7/23/2012	7/23/2012		LegalEntityTypeOtherDescription	LandTrustAndBeneficiaryIsIndividual
546	7/23/2012	7/23/2012		LegalEntityTypeOtherDescription	LivingTrust
549	7/23/2012	7/23/2012		AddressType	Mailing
571	7/23/2012	7/23/2012		BorrowerClassificationType	Primary
571	7/23/2012	7/23/2012		BorrowerClassificationType	Secondary
576	7/23/2012	7/23/2012		CounselingConfirmationType	GovernmentAgency
576	7/23/2012	7/23/2012		CounselingConfirmationType	HUDAApprovedCounselingAgency
576	7/23/2012	7/23/2012		CounselingConfirmationType	LenderTrainedCounseling
576	7/23/2012	7/23/2012		CounselingConfirmationType	NoBorrowerCounseling
576	7/23/2012	7/23/2012		CounselingConfirmationType	Other
577	7/23/2012	7/23/2012		CounselingConfirmationTypeOtherDescription	BorrowerDidNotParticipate
577	7/23/2012	7/23/2012		CounselingConfirmationTypeOtherDescription	MortgageInsuranceCompany
577	7/23/2012	7/23/2012		CounselingConfirmationTypeOtherDescription	NonProfitOrganization
578	7/23/2012	7/23/2012		CounselingFormatType	BorrowerEducationNotRequired
578	7/23/2012	7/23/2012		CounselingFormatType	Classroom
578	7/23/2012	7/23/2012		CounselingFormatType	HomeStudy
578	7/23/2012	7/23/2012		CounselingFormatType	Individual
578	7/23/2012	7/23/2012		CounselingFormatType	Other
579	7/23/2012	7/23/2012		CounselingFormatTypeOtherDescription	BorrowerDidNotParticipate
583	7/23/2012	7/23/2012		CreditRepositorySourceType	Equifax
583	7/23/2012	7/23/2012		CreditRepositorySourceType	Experian
583	TBD	TBD	A	CreditRepositorySourceType	Other
583	7/23/2012	7/23/2012		CreditRepositorySourceType	TransUnion
584	TBD	TBD	A	CreditRepositorySourceTypeOtherDescription	EquifaxAndExperian
584	TBD	TBD	A	CreditRepositorySourceTypeOtherDescription	EquifaxAndTransUnion
584	TBD	TBD	A	CreditRepositorySourceTypeOtherDescription	ExperianAndTransUnion
584	TBD	TBD	A	CreditRepositorySourceTypeOtherDescription	ExperianAndTransUnionAndEquifax
590.1	TBD	TBD	A	CreditScoreCategoryVersionType	FICO10T
590.1	TBD	TBD	A	CreditScoreCategoryVersionType	FICO4
590.1	TBD	TBD	A	CreditScoreCategoryVersionType	Vantage4
598	7/23/2012	7/23/2012		CitizenshipResidencyType	NonPermanentResidentAlien
598	7/23/2012	7/23/2012		CitizenshipResidencyType	PermanentResidentAlien
598	7/23/2012	7/23/2012		CitizenshipResidencyType	USCitizen
598.1	7/28/2025	10/18/2024	A	IntentToOccupyType	No
598.1	7/28/2025	10/18/2024	A	IntentToOccupyType	Yes
608	7/28/2025	10/18/2024	D	GenderType	Female
608	7/28/2025	10/18/2024	D	GenderType	InformationNotProvidedUnknown
608	7/28/2025	10/18/2024	D	GenderType	Male
608	7/28/2025	10/18/2024	D	GenderType	NotApplicable
608.3	5/20/2019	12/18/2017		HMDAGenderType	ApplicantSelectedBothMaleAndFemale
608.3	5/20/2019	12/18/2017		HMDAGenderType	Female
608.3	5/20/2019	12/18/2017		HMDAGenderType	InformationNotProvidedUnknown
608.3	5/20/2019	12/18/2017		HMDAGenderType	Male
608.3	5/20/2019	12/18/2017		HMDAGenderType	NotApplicable
609	7/28/2025	10/18/2024	D	HMDAEthnicityType	HispanicOrLatino
609	7/28/2025	10/18/2024	D	HMDAEthnicityType	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication

Sort ID	FNM Data Point Mandate Date	FNM Enumeration Effective Date	Phase 5 Status A (Added) D (Deleted) M (Modified)	MISMO Data Point Name	FNM Supported Enumerations
609	7/28/2025	10/18/2024	D	HMDAEthnicityType	NotApplicable
609	7/28/2025	10/18/2024	D	HMDAEthnicityType	NotHispanicOrLatino
609.1	5/20/2019	12/18/2017		HMDAEthnicityType	HispanicOrLatino
609.1	5/20/2019	12/18/2017		HMDAEthnicityType	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication
609.1	5/20/2019	12/18/2017		HMDAEthnicityType	NotApplicable
609.1	5/20/2019	12/18/2017		HMDAEthnicityType	NotHispanicOrLatino
609.2	5/20/2019	12/18/2017		HMDAEthnicityOriginType	Cuban
609.2	5/20/2019	12/18/2017		HMDAEthnicityOriginType	Mexican
609.2	5/20/2019	12/18/2017		HMDAEthnicityOriginType	Other
609.2	5/20/2019	12/18/2017		HMDAEthnicityOriginType	PuertoRican
610	7/28/2025	10/18/2024	D	HMDARaceType	AmericanIndianOrAlaskaNative
610	7/28/2025	10/18/2024	D	HMDARaceType	Asian
610	7/28/2025	10/18/2024	D	HMDARaceType	BlackOrAfricanAmerican
610	7/28/2025	10/18/2024	D	HMDARaceType	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication
610	7/28/2025	10/18/2024	D	HMDARaceType	NativeHawaiianOrOtherPacificIslander
610	7/28/2025	10/18/2024	D	HMDARaceType	NotApplicable
610	7/28/2025	10/18/2024	D	HMDARaceType	White
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	AsianIndian
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	Chinese
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	Filipino
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	GuamanianOrChamorro
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	Japanese
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	Korean
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	NativeHawaiian
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	OtherAsian
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	OtherPacificIslander
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	Samoan
610.3	5/20/2019	12/18/2017		HMDARaceDesignationType	Vietnamese
610.5	5/20/2019	12/18/2017		HMDARaceType	AmericanIndianOrAlaskaNative
610.5	5/20/2019	12/18/2017		HMDARaceType	Asian
610.5	5/20/2019	12/18/2017		HMDARaceType	BlackOrAfricanAmerican
610.5	5/20/2019	12/18/2017		HMDARaceType	InformationNotProvidedByApplicantInMailInternetOrTelephoneApplication
610.5	5/20/2019	12/18/2017		HMDARaceType	NativeHawaiianOrOtherPacificIslander
610.5	5/20/2019	12/18/2017		HMDARaceType	NotApplicable
610.5	5/20/2019	12/18/2017		HMDARaceType	White
611	7/23/2012	7/23/2012		PartyRoleType	Borrower
613	7/23/2012	7/23/2012		TaxpayerIdentifierType	EmployerIdentificationNumber
613	7/23/2012	7/23/2012		TaxpayerIdentifierType	IndividualTaxpayerIdentificationNumber
613	7/23/2012	7/23/2012		TaxpayerIdentifierType	SocialSecurityNumber
621	7/23/2012	7/23/2012		PartyRoleType	DocumentCustodian
628	7/23/2012	7/23/2012		PartyRoleType	LoanOriginationCompany
635	7/23/2012	7/23/2012		LoanOriginatorType	Broker
635	7/23/2012	7/23/2012		LoanOriginatorType	Correspondent
635	7/23/2012	7/23/2012		LoanOriginatorType	Lender
637	7/23/2012	7/23/2012		PartyRoleType	LoanOriginator
640	7/23/2012	7/23/2012		PartyRoleType	LoanSeller
641.2	11/26/2012	11/26/2012		PartyRoleType	NotePayTo
641.3	5/20/2019	5/22/2017		PartyRoleType	Other
641.4	5/20/2019	5/22/2017		PartyRoleTypeOtherDescription	HomeownersAssociation
641.5	5/20/2019	5/22/2017		TaxpayerIdentifierType	EmployeeIdentificationNumber

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643	7/23/2012	7/23/2012		PartyRoleType	Payee
646	7/23/2012	7/23/2012		PartyRoleType	Servicer
650.2	5/20/2019	5/22/2017		PartyRoleType	WarehouseLender
653	7/23/2012	7/23/2012		PartyRoleType	DocumentCustodian
656	7/23/2012	7/23/2012		PartyRoleType	LoanSeller
659	7/23/2012	7/23/2012		PartyRoleType	Servicer
661	7/23/2012	7/23/2012		PoolAccrualRateStructureType	StatedStructure
661	7/23/2012	7/23/2012		PoolAccrualRateStructureType	WeightedAverageStructure
662	7/23/2012	7/23/2012		PoolAmortizationType	AdjustableRate
662	7/23/2012	7/23/2012		PoolAmortizationType	Fixed
672	7/23/2012	7/23/2012		PoolInterestRateRoundingType	Down
672	7/23/2012	7/23/2012		PoolInterestRateRoundingType	Nearest
672	7/23/2012	7/23/2012		PoolInterestRateRoundingType	NoRounding
672	7/23/2012	7/23/2012		PoolInterestRateRoundingType	Up
678	7/23/2012	7/23/2012		PoolMortgageType	Conventional
678	7/23/2012	7/23/2012		PoolMortgageType	FHA
678	7/23/2012	7/23/2012		PoolMortgageType	USDA RuralHousing
678	7/23/2012	7/23/2012		PoolMortgageType	VA
683	7/23/2012	7/23/2012		PoolStructureType	InvestorDefinedMultipleLender
683	7/23/2012	7/23/2012		PoolStructureType	LenderInitiatedMultipleLender
683	7/23/2012	7/23/2012		PoolStructureType	SingleLender
688	7/23/2012	7/23/2012		PartyRoleType	LoanDeliveryFilePreparer

Color Legend: • White = Container, listed in XPath order • Lt. Gray = Data Point • Dk. Gray = XPath to Data Point • Blue = Container can occur more than once • Yellow = Change to cell

ULDDS Sort ID	Container Revision Effective Date (R & CR Datapoints)	Container Revision Category	Cardinality MISMO v3.0 Container Name (Container implementation notes) MISMO v3.0 XPath MISMO v3.0 Data Point Name	Phase 4a Cardinality		Phase 5 Cardinality		GSE Cardinality Differences
				MIN	MAX	MIN	MAX	
			MESSAGE	1	1	1	1	
1			MISMOReferenceModelIdentifier					
			.ABOUT_VERSIONS	1	1	1	1	
			..ABOUT_VERSION	1	1	1	1	
XPath			MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION					
2			AboutVersionIdentifier					
3			CreatedDatetime					
			.DEAL_SETS	1	1	1	1	
Repeat			..DEAL_SET	1	1	1	1	v
			...DEALS	1	1	1	1	
Repeat			....DEAL	1	10,000	1	10,000	v
			.....COLLATERALS	1	1	1	1	
			.....COLLATERAL	1	1	1	1	
			.....PROPERTIES	1	1	1	1	
			.....PROPERTY	1	1	1	1	
			.....ADDRESS	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/ADDRESS					
10			AddressLineText					
13			AddressUnitIdentifier					
14			CityName					
16			PostalCode					
18			StateCode					
			.....FLOOD_DETERMINATION	1	1	1	1	
			.....FLOOD_DETERMINATION_DETAIL	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/FLOOD_DETERMINATION/FLOOD_DETERMINATION_DETAIL					
24			SpecialFloodHazardAreaIndicator					
			.....MANUFACTURED_HOME	0	1	0	1	
			.....MANUFACTURED_HOME_DETAIL	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL					
33			ManufacturedHomeWidthType					
			.....PROJECT	1	1	1	1	
			.....PROJECT_DETAIL	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL					

38			CondominiumProjectStatusType					
39			FNMCondominiumProjectManagerProjectIdentifier					
41			ProjectAttachmentType					
42			ProjectClassificationIdentifier					
43			ProjectDesignType					
44			ProjectDesignTypeOtherDescription					
45			ProjectDwellingUnitCount					
46			ProjectDwellingUnitsSoldCount					
47			ProjectLegalStructureType					
48			ProjectName					
49			PUDIIndicator					
		Ph5	.....EXTENSION	N/A	N/A	0	1	
		Ph5	.....OTHER	N/A	N/A	0	1	
		Ph5	.....PROJECT_DETAIL_EXTENSION	N/A	N/A	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROJECT/PROJECT_DETAIL/EXTENSION/OTHER/PROJECT_DETAIL_EXTENSION					
49.1			FNMCondominiumProjectManagerCertificationIdentifier					
49.2			FNMCondominiumProjectManagerPhaseIdentifier					
49.3			FRECondoProjectAdvisorProjectAssessmentRequestIdentifier					
49.4			FRECondoProjectAdvisorProjectWaiverRequestIdentifier					
			.....PROPERTY_DETAIL	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_DETAIL					
50			AttachmentType					
51			ConstructionMethodType					
52			ConstructionMethodTypeOtherDescription					
57			FinancedUnitCount					
63			PropertyEstateType					
64			PropertyEstateTypeOtherDescription					
65			PropertyFloodInsuranceIndicator					
67			PropertyStructureBuiltYear					
69			PropertyUsageType					
			.....PROPERTY_UNITS	0	1	0	1	
Repeat			.....PROPERTY_UNIT	0	4	0	4	
			.....PROPERTY_UNIT_DETAIL	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_UNITS/PROPERTY_UNIT/PROPERTY_UNIT_DETAIL					
77			BedroomCount					
78			PropertyDwellingUnitEligibleRentAmount					
			.....PROPERTY_VALUATIONS	1	1	1	1	
			.....PROPERTY_VALUATION	1	1	1	1	
			.....AVMS	0	1	0	1	
			.....AVM	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/AVMS/AVM					
80			AVMModelNameType					
81			AVMModelNameTypeOtherDescription					

			.....:PROPERTY_VALUATION_DETAIL	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL					
82			AppraisalIdentifier					
83			PropertyValuationAmount					
84			PropertyValuationEffectiveDate					
85			PropertyValuationFormType					
86			PropertyValuationFormTypeOtherDescription					
89			PropertyValuationMethodType					
90			PropertyValuationMethodTypeOtherDescription					
			.....:EXTENSION	0	1	0	1	
			.....:OTHER	0	1	0	1	
			.....:PROPERTY_EXTENSION	0	1	0	1	
			.....:DEED_RESTRICTION	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/DEED_RESTRICTION					
90.1			DeedRestrictionTermMonthsCount					
			.....:ENERGY_IMPROVEMENT	0	0	0	0	v
			.....:ENERGY_IMPROVEMENT_ITEMS	0	0	0	0	v
Repeat			.....:ENERGY_IMPROVEMENT_ITEM	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/PROPERTIES/PROPERTY/EXTENSION/OTHER/PROPERTY_EXTENSION/ENERGY_IMPROVEMENT/ENERGY_IMPROVEMENT_ITEMS/ENERGY_IMPROVEMENT_ITEM					
90.2			RenewalEnergyComponentType					
			.....:LOANS	1	1	1	1	
			.....:COMBINED_LTVS	1	1	1	1	
			.....:COMBINED_LTV	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV					
91			CombinedLTVRatioPercent					
92			HomeEquityCombinedLTVRatioPercent					
			.....:LOAN (For LoanRoleType = "SubjectLoan" and LoanStateType = "AtClosing" (Non-Modifications) OR LoanRoleType = "SubjectLoan" and LoanStateType = "AtModification")	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN					
93			LoanRoleType (= SubjectLoan)					
			.....:ADJUSTMENT	0	1	0	1	
			.....:CONVERSION_ADJUSTMENT	0	0	0	0	v
			.....:CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/CONVERSION_ADJUSTMENT/CONVERSION_ADJUSTMENT_LIFETIME_ADJUSTMENT_RULE					
102			ConversionType					
			.....:INTEREST_RATE_ADJUSTMENT	0	1	0	1	
			.....:INDEX_RULES	0	1	0	1	
			.....:INDEX_RULE	0	1	0	1	

XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE						
110			IndexSourceType						
111			IndexSourceTypeOtherDescription						
113			InterestAndPaymentAdjustmentIndexLeadDaysCount						
			.....INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE						
114			CeilingRatePercent						
115			FirstRateChangePaymentEffectiveDate						
116			FloorRatePercent						
117			InterestRateRoundingPercent						
118			InterestRateRoundingType						
119			MarginRatePercent						
			.....INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES	0	1	0	1		
Repeat			.....:INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE (If required, two instances of this container must be delivered: One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps and one with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.)	0	2	0	2		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE						
120			AdjustmentRuleType ("First" and "Subsequent")						
121			PerChangeMaximumDecreaseRatePercent						
122			PerChangeMaximumIncreaseRatePercent						
123			PerChangeRateAdjustmentEffectiveDate						
124			PerChangeRateAdjustmentFrequencyMonthsCount						
			.....PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES	0	0	0	0		v
			.....:PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	0	0	0	0		v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE						
126			AdjustmentRuleType						
131			PerChangePrincipalAndInterestPaymentAdjustmentPercent						
			..... AMORTIZATION	1	1	1	1		
			.....AMORTIZATION_RULE	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE						
135			LoanAmortizationMaximumTermMonthsCount						
136			LoanAmortizationPeriodCount						
137			LoanAmortizationPeriodType						
138			LoanAmortizationType						
			.....BUYDOWN	0	1	0	1		
			.....BUYDOWN_CONTRIBUTORS	0	1	0	1		
			.....BUYDOWN_CONTRIBUTOR	0	1	0	1		

			.....BUYDOWN_CONTRIBUTOR_DETAIL	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_CONTRIBUTORS/BUYDOWN_CONTRIBUTOR/BUYDOWN_CONTRIBUTOR_DETAIL					
145			BuydownContributorType					
146			BuydownContributorTypeOtherDescription					
			.....BUYDOWN_RULE	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/BUYDOWN/BUYDOWN_RULE					
147			BuydownChangeFrequencyMonthsCount					
148			BuydownDurationMonthsCount					
149			BuydownIncreaseRatePercent					
150			BuydownInitialDiscountPercent					
			.....CLOSING_INFORMATION	0	1	0	1	
			.....CLOSING_COST_FUNDS	0	1	0	1	
Repeat			.....CLOSING_COST_FUND	0	12	0	12	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND					
151			ClosingCostContributionAmount					
152			ClosingCostFundsType					
153			ClosingCostFundsTypeOtherDescription					
154			ClosingCostSourceType					
155			ClosingCostSourceTypeOtherDescription					
			.....COLLECTED_OTHER_FUNDS	0	0	0	1	
Repeat			.....COLLECTED_OTHER_FUND	0	0	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CLOSING_INFORMATION/COLLECTED_OTHER_FUNDS/COLLECTED_OTHER_FUND					
157			OtherFundsCollectedAtClosingAmount					
158			OtherFundsCollectedAtClosingType					
159			OtherFundsCollectedAtClosingTypeOtherDescription					
Repeat			.....CONSTRUCTION	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/CONSTRUCTION					
162			ConstructionLoanType					
163			ConstructionToPermanentClosingFeatureType					
165			ConstructionToPermanentClosingType					
167			ConstructionToPermanentFirstPaymentDueDate					
			.....DOWN_PAYMENTS	0	1	0	1	
Repeat			.....DOWN_PAYMENT	0	12	0	12	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT					
172			DownPaymentAmount					
173			DownPaymentSourceType					
174			DownPaymentSourceTypeOtherDescription					
175			DownPaymentType					
176			DownPaymentTypeOtherDescription					
			.....FORM_SPECIFIC_CONTENTS	0	1	0	1	
			.....FORM_SPECIFIC_CONTENT	0	1	0	1	
			.....URLA	0	1	0	1	



			.....:URLA_DETAIL	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/FORM_SPECIFIC_CONTENTS/FORM_SPECIFIC_CONTENT/URLA/URLA_DETAIL					
193.1			AlterationsImprovementsAndRepairsAmount					
194			BorrowerPaidDiscountPointsTotalAmount					
195			PurchasePriceAmount					
			.....:GOVERNMENT_LOAN	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN					
198			SectionOfActType					
			.....:HMDA_LOAN	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HMDA_LOAN					
207			HMDA_HOEPALoanStatusIndicator					
208			HMDARateSpreadPercent					
			.....:INTEREST_CALCULATION	1	1	1	1	
			.....:INTEREST_CALCULATION_RULES	1	1	1	1	
			.....:INTEREST_CALCULATION_RULE	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE					
209			InterestAccrualType					
210			InterestCalculationBasisDaysInYearCountType					
211			InterestCalculationBasisType					
213			InterestCalculationEffectiveMonthsCount					
214			InterestCalculationPeriodType					
215			InterestCalculationType					
217			LoanInterestAccrualStartDate					
			.....:INTEREST_ONLY	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_ONLY					
218			InterestOnlyEndDate					
			.....:INVESTOR_LOAN_INFORMATION	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION					
221			RelatedInvestorLoanIdentifier					
222			RelatedLoanInvestorType					
			.....:LOAN_DETAIL	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL					
224			ApplicationReceivedDate					
225			AssumabilityIndicator					
226			BalloonIndicator					
227			BorrowerCount					
228			BuydownTemporarySubsidyIndicator					
229			CapitalizedLoanIndicator					
231			ConstructionLoanIndicator					
232			ConvertibleIndicator					
233			EnoteIndicator					
234			EscrowIndicator					
236			InitialFixedPeriodEffectiveMonthsCount					
237			InterestOnlyIndicator					

238			LoanAffordableIndicator						
240			PrepaymentPenaltyIndicator						
241			RelocationLoanIndicator						
243			SharedEquityIndicator						
244			TotalMortgagedPropertiesCount						
			.....EXTENSION	0	0	0	0		v
			.....OTHER	0	0	0	0		v
			.....LOAN_DETAIL_EXTENSION	0	0	0	0		v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL/EXTENSION/OTHER/LOAN_DETAIL_EXTENSION						
244.1			EnergyImprovementAmount						
			.....LOAN_LEVEL_CREDIT	0	1	0	1		v
			.....LOAN_LEVEL_CREDIT_DETAIL	0	1	0	1		v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/LOAN_LEVEL_CREDIT_DETAIL						
247			CreditScoreImpairmentType						
249			LoanLevelCreditScoreSelectionMethodType						
250			LoanLevelCreditScoreSelectionMethodTypeOtherDescription						
251			LoanLevelCreditScoreValue						
		Ph5	.....EXTENSION	N/A	N/A	0	1		
		Ph5	.....OTHER	N/A	N/A	0	1		
		Ph5	.....LOAN_LEVEL_CREDIT_EXTENSION	N/A	N/A	0	1		
		Ph5	.....LOAN_LEVEL_CREDIT_SCORES	N/A	N/A	0	1		
Repeat		Ph5	.....LOAN_LEVEL_CREDIT_SCORE	N/A	N/A	0	3		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_LEVEL_CREDIT/EXTENSION/OTHER/LOAN_LEVEL_CREDIT_EXTENSION/LOAN_LEVEL_CREDIT_SCORES/LOAN_LEVEL_CREDIT_SCORE						
251.1			CreditScoreCategoryVersionType						
251.2			CreditScoreImpairmentType						
251.3			LoanLevelCreditScoreSelectionMethodType						
251.4			LoanLevelCreditScoreSelectionMethodTypeOtherDescription						
251.5			LoanLevelCreditScoreValue						
			.....LOAN_STATE	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE						
252			LoanStateDate						
253			LoanStateType "AtClosing" (Non-Mods) OR "AtModification"						
			.....LTV	1	1	1	1		
			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV						
254			BaseLTVRatioPercent						
255			LTVRatioPercent						
			.....MATURITY	1	1	1	1		
			.....MATURITY_RULE	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE						
258.1			BiweeklyComparableMonthlyMaturityDate						
256			LoanMaturityDate						
257			LoanMaturityPeriodCount						

258		LoanMaturityPeriodType					
		.....MODIFICATIONS	Container required only for modified loans.	0	1	0	1
		.....MODIFICATION		0	1	0	1
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION					
259		LoanModificationEffectiveDate					
		.....PAYMENT		1	1	1	1
		.....PAYMENT_RULE		1	1	1	1
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE					
268		InitialPrincipalAndInterestPaymentAmount					
269		PaymentBillingStatementLeadDaysCount					
270		PaymentFrequencyType					
272		ScheduledFirstPaymentDate					
		.....QUALIFICATION		1	1	1	1
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION					
287		BorrowerReservesMonthlyPaymentCount					
290		TotalLiabilitiesMonthlyPaymentAmount					
291		TotalMonthlyIncomeAmount					
292		TotalMonthlyProposedHousingExpenseAmount					
		.....REFINANCE		0	1	0	1
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE					
293		RefinanceCashOutAmount					
294		RefinanceCashOutDeterminationType					
		.....SELECTED_LOAN_PRODUCT		1	1	1	1
		.....PRICE_LOCKS		1	1	1	1
		.....PRICE_LOCK		1	1	1	1
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/PRICE_LOCKS/PRICE_LOCK					
311		PriceLockDatetime					
		.....TERMS_OF_MORTGAGE		1	1	1	1
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE					
312		DisclosedIndexRatePercent					
313		LienPriorityType					
315		LoanPurposeType					
317		MortgageType					
318		MortgageTypeOtherDescription					
319		NoteAmount					
320		NoteDate					
321		NoteRatePercent					
		.....UNDERWRITING		1	1	1	1
		.....AUTOMATED_UNDERWRITINGS		0	1	0	1
		.....AUTOMATED_UNDERWRITING		0	1	0	1
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING					

322			AutomatedUnderwritingCaseIdentifier						
325			AutomatedUnderwritingRecommendationDescription						
326			AutomatedUnderwritingSystemType						
327			AutomatedUnderwritingSystemTypeOtherDescription						
			.....UNDERWRITING_DETAIL	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/UNDERWRITING_DETAIL						
328			LoanManualUnderwritingIndicator						
			.....LOAN (For LoanRoleType = "SubjectLoan" and LoanStateType = "AtClosing". Submit for Modified Mortgages only to provide data about the original loan prior to modification. This container required to save the in the selling system.)	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN						
332			LoanRoleType (= "SubjectLoan")						
			.....ADJUSTMENT	0	1	0	1		
			.....INTEREST_RATE_ADJUSTMENT	0	1	0	1		
			.....INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES	0	1	0	1		
Repeat			.....INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE (Enter two instances of this container: One with AdjustmentRuleType (332.1) = "First" to describe the initial adjustment structure and caps and one with AdjustmentRuleType (332.3) = "Subsequent" to identify the periodic adjustment structure and caps.)	0	2	0	2		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE						
332.1			AdjustmentRuleType ("First" and "Subsequent")						
332.2			PerChangeRateAdjustmentFrequencyMonthsCount						
			.....AMORTIZATION	0	1	0	1		
			.....AMORTIZATION_RULE	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE						
333			LoanAmortizationType						
			.....INTEREST_CALCULATION	0	1	0	1		
			.....INTEREST_CALCULATION_RULES	0	1	0	1		
			.....INTEREST_CALCULATION_RULE	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE						
335			InterestCalculationType						
			.....LOAN_DETAIL	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL						
337			BalloonIndicator						
337.1			InitialFixedPeriodEffectiveMonthsCount						
337.2			InterestOnlyIndicator						
			.....LOAN_STATE	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE						
338			LoanStateDate						
339			LoanStateType (= "AtClosing". For original loan data for delivered modified mortgages.)						
			.....MATURITY	0	1	0	1		
			.....MATURITY_RULE	0	1	0	1		

XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE						
340			LoanMaturityDate						
			.....PAYMENT	0	1	0	1		
			.....PAYMENT_RULE	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE						
342			PaymentFrequencyType						
344			ScheduledFirstPaymentDate						
			.....TERMS_OF_MORTGAGE (This container required to save the file in the selling system.)	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE						
345			LienPriorityType						
347			MortgageType						
349			NoteAmount						
350			NoteDate						
351			NoteRatePercent						
			.....LOAN (LoanRoleType = "SubjectLoan" and LoanStateType = "Current")	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN						
352			LoanRoleType ("SubjectLoan")						
			.....ADJUSTMENT	0	1	0	1		
			.....RATE_OR_PAYMENT_CHANGE_OCCURRENCES	0	1	0	1		
			.....RATE_OR_PAYMENT_CHANGE_OCCURRENCE	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE						
354			ConvertibleStatusType						
355			NextRateAdjustmentEffectiveDate						
			.....ESCROW	0	1	0	1		
			.....ESCROW_DETAIL	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_DETAIL						
363			EscrowBalanceAmount						
			.....ESCROW_ITEMS	0	1	0	1		
Repeat			.....ESCROW_ITEM	0	12	0	12		
			.....ESCROW_ITEM_DETAIL	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ESCROW/ESCROW_ITEMS/ESCROW_ITEM/ESCROW_ITEM_DETAIL						
364			EscrowItemType						
365			EscrowItemTypeOtherDescription						
366			EscrowMonthlyPaymentAmount						
			.....INTEREST_CALCULATION	0	1	0	1		
			.....INTEREST_CALCULATION_OCCURRENCES	0	1	0	1		
			.....INTEREST_CALCULATION_OCCURRENCE	0	1	0	1		

XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_OCCURRENCES/INTEREST_CALCULATION_OCCURRENCE					
367			CurrentAccruedInterestAmount					
			.....INVESTOR_FEATURES	0	1	0	1	
Repeat			.....INVESTOR_FEATURE	0	10	0	10	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_FEATURES/INVESTOR_FEATURE					
368			InvestorFeatureIdentifier					
			.....INVESTOR_LOAN_INFORMATION	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INVESTOR_LOAN_INFORMATION					
369			BaseGuarantyFeePercent					
373			GuaranteeFeeAddOnIndicator					
374			GuarantyFeeAfterAlternatePaymentMethodPercent					
375			GuarantyFeePercent					
376			InvestorCollateralProgramIdentifier					
378			InvestorOwnershipPercent					
379			InvestorProductPlanIdentifier					
380			InvestorRemittanceDay					
381			InvestorRemittanceType					
384			LenderTargetFundingDate					
385			LoanAcquisitionScheduledUPBAmount					
386			LoanBuyupBuydownBasisPointNumber					
387			LoanBuyupBuydownType					
389			LoanDefaultLossPartyType					
391			REOMarketingPartyType					
			.....LOAN_COMMENTS	0	0	0	0	v
			.....LOAN_COMMENT	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_COMMENTS/LOAN_COMMENT					
393			LoanCommentText					
			.....LOAN_DETAIL	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL					
394			BalloonResetIndicator					
395			CurrentInterestRatePercent					
397			MortgageModificationIndicator					
398.1			WarehouseLenderIndicator					
		Ph5	.....EXTENSION	N/A	N/A	1	1	
		Ph5	.....OTHER	N/A	N/A	1	1	
		Ph5	.....LOAN_DETAIL_EXTENSION	N/A	N/A	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL_EXTENSION/OTHER/LOAN_DETAIL_EXTENSION					
398.2			RemoteOnlineNotarizationIndicator					
398.2			WireInstructionReferenceIdentifier					
			.....LOAN_IDENTIFIERS	1	1	1	1	

<b>Repeat</b>		<b>.....LOAN_IDENTIFIER</b> (The schema allows only one data point per LOAN_IDENTIFIER container. IF more than one data point is required, the LOAN_IDENTIFIER container must repeat for each one.)	1	8	1	8	v
<b>XPath</b>		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER					
	399	InvestorCommitmentIdentifier					
	400	InvestorContractIdentifier					
	400.1	InvestorLoanIdentifier					
	401	MERS_MINIdentifier					
	402	SellerLoanIdentifier					
	403	ServicerLoanIdentifier					
		.....EXTENSION	0	1	0	1	
		.....OTHER	0	1	0	1	
		.....:LOAN_IDENTIFIER_EXTENSION	0	1	0	1	
<b>XPath</b>		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER/EXTENSION/OTHER/LOAN_IDENTIFIER_EXTENSION					
	403.1	LoanIdentifier					
	403.2	LoanIdentifierType					
		.....LOAN_PROGRAMS	0	1	0	1	
<b>Repeat</b>		<b>.....LOAN_PROGRAM</b>	0	1	0	1	v
<b>XPath</b>		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM					
	404	LoanProgramIdentifier					
		.....LOAN_STATE	1	1	1	1	
<b>XPath</b>		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE					
	405	LoanStateDate					
	406	LoanStateType ("Current")					
		PH 5	N/A	N/A	0	1	
		PH 5	N/A	N/A	0	1	
<b>XPath</b>		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION					
		MERSRegistrationStatusType					
		MERSRegistrationStatusTypeOtherDescription					
		.....MI_DATA	0	1	0	1	
		.....MI_DATA_DETAIL	0	1	0	1	
<b>XPath</b>		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL					
	410.1	BorrowerMITerminationDate					
	411	LenderPaidMIInterestRateAdjustmentPercent					
	412	MICertificateIdentifier					
	413	MICompanyNameType					
	414	MICompanyNameTypeOtherDescription					
	416	MICoveragePercent					
	422	MIPremiumFinancedAmount					
	423	MIPremiumFinancedIndicator					
	426	MIPremiumSourceType					
	427	MIPremiumSourceTypeOtherDescription					

429			PrimaryMIAbsenceReasonType						
430			PrimaryMIAbsenceReasonTypeOtherDescription						
		Ph5	.....EXTENSION	N/A	N/A	0	1		
		Ph5	.....OTHER	N/A	N/A	0	1		
		Ph5	.....MI_DATA_DETAIL_EXTENSION	N/A	N/A	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MI_DATA/MI_DATA_DETAIL/EXTENSION/OTHER/MI_DATA_DETAIL_EXTENSION						
430.1			MIInterestRateAdjustmentPercent						
430.2			MIPremiumPlanType						
			.....PAYMENT	1	1	1	1		
			.....PAYMENT_COMPONENT_BREAKOUTS	0	1	0	1		
			.....PAYMENT_COMPONENT_BREAKOUT	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT						
436			PrincipalAndInterestPaymentAmount						
			.....PAYMENT_SUMMARY	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY						
438			AggregateLoanCurtailmentAmount						
440			LastPaidInstallmentDueDate						
441			LastPaymentReceivedDate						
442			UPBAmount						
			.....LOAN_PRODUCT_DETAIL	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SELECTED_LOAN_PRODUCT/LOAN_PRODUCT_DETAIL						
450			FNHHomeImprovementProductType						
451			RefinanceProgramIdentifier						
			.....SERVICING	1	1	1	1		
			.....DELINQUENCY_SUMMARY	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DELINQUENCY_SUMMARY						
452			DelinquentPaymentsOverPastTwelveMonthsCount						
			.....DISCLOSURE_ON_SERVICER	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/DISCLOSURE_ON_SERVICER						
452			ServicingTransferEffectiveDate			0	1		v
			.....LOAN (for LoanRoleType = "SubjectLoan" and LoanStateType = "AtConversion")	0	0	0	0		v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN						
459			LoanRoleType ("SubjectLoan")						
			.....ADJUSTMENT	0	0	0	0		v



			.....RATE_OR_PAYMENT_CHANGE_OCCURRENCES	0	0	0	0	v
			.....RATE_OR_PAYMENT_CHANGE_OCCURRENCE	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/RATE_OR_PAYMENT_CHANGE_OCCURRENCES/RATE_OR_PAYMENT_CHANGE_OCCURRENCE					
460			LatestConversionEffectiveDate					
			.....AMORTIZATION	0	0	0	0	v
			.....AMORTIZATION_RULE	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE					
461			LoanAmortizationType					
			.....INTEREST_CALCULATION	0	0	0	0	v
			.....INTEREST_CALCULATION_RULES	0	0	0	0	v
			.....INTEREST_CALCULATION_RULE	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/INTEREST_CALCULATION/INTEREST_CALCULATION_RULES/INTEREST_CALCULATION_RULE					
463			InterestCalculationType					
			.....LOAN_DETAIL	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL					
464.1			BalloonIndicator					
			.....LOAN_STATE	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE					
465			LoanStateDate					
466			LoanStateType ("AtConversion")					
			.....MATURITY	0	0	0	0	v
			.....MATURITY_RULE	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE					
467			LoanMaturityDate					
			.....PAYMENT	0	0	0	0	v
			.....PAYMENT_RULE	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE				0	
468			InitialPrincipalAndInterestPaymentAmount					
469			PaymentFrequencyType					
471			ScheduledFirstPaymentDate					

			.....TERMS_OF_MORTGAGE	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE					
472			MortgageType					
474			NoteAmount					
476			NoteRatePercent					
			.....LOAN (for LoanRoleType = "RelatedLoan" and LoanStateType = "AtClosing")	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN					
496			LoanRoleType ("RelatedLoan")					
			.....AMORTIZATION	0	1	0	1	v
			.....AMORTIZATION_RULE	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE					
497			LoanAmortizationType					
			.....LOAN_DETAIL	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL					
499			BalloonIndicator					
			.....LOAN_STATE	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE					
501			LoanStateDate					
502			LoanStateType ("AtClosing")					
			.....MATURITY	0	1	0	1	v
			.....MATURITY_RULE	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE					
503			LoanMaturityPeriodCount					
504			LoanMaturityPeriodType					
			.....PAYMENT	0	1	0	1	v
			.....PAYMENT_RULE	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE					
506			ScheduledFirstPaymentDate					
			.....TERMS_OF_MORTGAGE	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE					
507			LienPriorityType					
509			NoteAmount					
Repeat			.....LOAN (LoanRoleType = "RelatedLoan" and LoanStateType = "Current")	0	3	0	3	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN					
510			LoanRoleType ("RelatedLoan")					

		.....HELOC	0	1	0	1	
		.....HELOC_OCCURRENCES	0	1	0	1	
		.....HELOC_OCCURRENCE	0	1	0	1	
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE					
511		CurrentHELOCMaximumBalanceAmount					
512		HELOCBalanceAmount					
		.....LOAN_DETAIL	0	1	0	1	
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL					
513		HELOCIndicator					
513.1		LoanAffordableIndicator					
		.....LOAN_STATE	0	1	0	1	
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE					
514		LoanStateDate					
515		LoanStateType = "Current"					
		.....PAYMENT	0	1	0	1	
		.....PAYMENT_RULE	0	0	0	0	v
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE					
515.1		InitialPrincipalAndInterestPaymentAmount					
		.....PAYMENT_SUMMARY	0	1	0	1	
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY					
516		UPBAmount					
		.....TERMS_OF_MORTGAGE	0	1	0	1	
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_MORTGAGE					
517		LienPriorityType					
519		MortgageType					
		.....PARTIES	1	1	1	1	
		.....PARTY (for PartyRoleType = "Appraiser")	0	1	0	1	
		.....ROLES	0	1	0	1	
		.....ROLE	0	1	0	1	
		.....APPRAISER	0	1	0	1	
		.....APPRAISER_LICENSE	0	1	0	1	
XPath	Appraiser Data	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRAISER/APPRAISER_LICENSE					
525		AppraiserLicenseIdentifier					
		.....ROLE_DETAIL	0	1	0	1	
XPath		MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
528		PartyRoleType (= "Appraiser")					
		.....PARTY (for PartyRoleType = "AppraiserSupervisor")	0	1	0	1	
		.....ROLES	0	1	0	1	
		.....ROLE	0	1	0	1	
		.....APPRAISER_SUPERVISOR	0	1	0	1	
		.....APPRAISER_LICENSE	0	1	0	1	

XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/APPRAI SER_SUPERVISOR/APPRaiser_LICENSE					
534			AppraiserLicenseIdentifier					
			.....ROLE_DETAIL	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_D ETAIL					
537			PartyRoleType (= "AppraiserSupervisor")					
Repeat			.....PARTY (for PartyRoleType = "Borrower")	1	4	1	4	v
Either			.....INDIVIDUAL	0	1	0	1	
			.....NAME	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME					
540			FirstName					
541			LastName					
542			MiddleName					
543			SuffixName					
OR			.....LEGAL_ENTITY	0	1	0	1	
			.....LEGAL_ENTITY_DETAIL	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGA L_ENTITY_DETAIL					
544			FullName					
545			LegalEntityType					
546			LegalEntityTypeOtherDescription					
			.....ADDRESSES	0	1	0	1	
			.....ADDRESS	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRES S					
548			AddressLineText					
549			AddressType					
553			AddressUnitIdentifier					
554			CityName					
555			CountryCode					
557			PostalCode					
560			StateCode					
		Borrower Data	..... ROLES	1	1	1	1	
			..... ROLE	1	1	1	1	
			.....BORROWER	1	1	1	1	
			.....:BORROWER_DETAIL	1	1	1	1	
XPath				MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORRO WER/BORROWER_DETAIL				
567			BorrowerAgeAtApplicationYearsCount					
568			BorrowerBirthDate					
571			BorrowerClassificationType					
572			BorrowerMailToAddressSameAsPropertyIndicator					
573			BorrowerQualifyingIncomeAmount					
			.....:COUNSELING_CONFIRMATION	0	1	0	1	

XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING_CONFIRMATION						
576			CounselingConfirmationType						
577			CounselingConfirmationTypeOtherDescription						
578			CounselingFormatType						
579			CounselingFormatTypeOtherDescription						
			.....:CREDIT_SCORES	1	1	1	1		v
Repeat			.....:CREDIT_SCORE	1	1	1	3		v
			.....:CREDIT_SCORE_DETAIL	1	1	1	1		v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL						
580			CreditReportIdentifier						
582			CreditRepositorySourceIndicator						
583			CreditRepositorySourceType						
584			CreditRepositorySourceTypeOtherDescription						
590			CreditScoreValue						
		Ph5	.....:EXTENSION	N/A	N/A	0	1		
		Ph5	.....:OTHER	N/A	N/A	0	1		
		Ph5	.....:CREDIT_SCORE_DETAIL_EXTENSION	N/A	N/A	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL/EXTENSION/OTHER/CREDIT_SCORE_DETAIL_EXTENSION						
590.1			CreditScoreCategoryVersionType						
			.....:CREDIT_SCORE_PROVIDER	0	0	0	0		
			.....:CREDIT_SCORE_PROVIDER_DETAIL	0	0	0	0		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_PROVIDER/CREDIT_SCORE_PROVIDER_DETAIL						
591.1			CreditScoreProviderName						
		Ph5	.....:EXTENSION	N/A	N/A	0	1		
	TBD	Ph5	.....:OTHER	N/A	N/A	0	1		
	TBD	Ph5	.....:CREDIT_SCORES_EXTENSION	N/A	N/A	0	1		
	TBD	Ph5	.....:CREDIT_SCORES_SUMMARY	N/A	N/A	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/EXTENSION/OTHER/CREDIT_SCORES_EXTENSION/CREDIT_SCORES_SUMMARY						
591.2			CreditReportIdentifier						
591.3			CreditScoreProviderName						
591.4			MergedCreditReportIndicator						
			.....:DECLARATION	1	1	1	1		
			.....:DECLARATION_DETAIL	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL						
596			BankruptcyIndicator						
597			BorrowerFirstTimeHomebuyerIndicator						
598			CitizenshipResidencyType						
598.1			IntentToOccupyType						

599			LoanForeclosureOrJudgmentIndicator						
		Ph5	.....EXTENSION	N/A	N/A	0	0	v	
		Ph5	.....OTHER	N/A	N/A	0	0	v	
		Ph5	.....DECLARATION_DETAIL_EXTENSION	N/A	N/A	0	0	v	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL/EXTENSION/OTHER/DECLARATION_DETAIL_EXTENSION						
599.1			PriorPropertyShortSaleCompletedIndicator						
			.....EMPLOYERS	0	1	0	1		
			.....EMPLOYER	0	1	0	1		
			.....EMPLOYMENT	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/EMPLOYERS/EMPLOYER/EMPLOYMENT						
600			EmploymentBorrowerSelfEmployedIndicator						
			.....GOVERNMENT_MONITORING	0	1	0	1		
			.....GOVERNMENT_MONITORING_DETAIL	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL						
608			GenderType						
609			HMDAEthnicityType						
			.....EXTENSION	0	1	0	1		
			.....OTHER	0	1	0	1		
			.....GOVERNMENT_MONITORING_DETAIL_EXTENSION	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/GOVERNMENT_MONITORING_DETAIL/EXTENSION/OTHER/GOVERNMENT_MONITORING_DETAIL_EXTENSION						
609.4			HMDAEthnicityCollectedBasedOnVisualObservationOrSurnameIndicator						
609.5			HMDAEthnicityRefusalIndicator						
608.1			HMDAGenderCollectedBasedOnVisualObservationOrNameIndicator						
608.2			HMDAGenderRefusalIndicator						
608.3			HMDAGenderType						
610.1			HMDARaceCollectedBasedOnVisualObservationOrSurnameIndicator						
610.2			HMDARaceRefusalIndicator						
			.....HMDA_RACES	0	1	0	1		
Repeat			.....HMDA_RACE	0	6	0	6		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE						
610			HMDARaceType						
			.....EXTENSION	0	1	0	1		
			.....OTHER	0	1	0	1		
			.....HMDA_RACE_EXTENSION	0	1	0	1		
			.....HMDA_RACE_DESIGNATIONS	0	1	0	1		
Repeat			.....HMDA_RACE_DESIGNATION	0	13	0	13		

XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DESIGNATIONS/HMDA_RACE_DESIGNATION						
610.21			HMDARaceDesignationOtherAsianDescription						
610.22			HMDARaceDesignationOtherPacificIslanderDescription						
610.3			HMDARaceDesignationType						
610.4			HMDARaceDesignationTypeOtherDescription						
			.....:.....HMDA_RACE_DETAIL	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/HMDA_RACES/HMDA_RACE/EXTENSION/OTHER/HMDA_RACE_EXTENSION/HMDA_RACE_DETAIL						
610.5			HMDARaceType						
610.6			HMDARaceTypeAdditionalDescription						
			.....:.....EXTENSION	0	1	0	1		
			.....:.....OTHER	0	1	0	1		
			.....:.....GOVERNMENT_MONITORING_EXTENSION	0	1	0	1		
			.....:.....HMDA_ETHNICITIES	0	1	0	1		
Repeat			.....:.....HMDA_ETHNICITY	0	2	0	2		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITIES/HMDA_ETHNICITY						
609.1			HMDAEthnicityType						
			.....:.....HMDA_ETHNICITY_ORIGINS	0	1	0	1		
Repeat			.....:.....HMDA_ETHNICITY_ORIGIN	0	5	0	5		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/GOVERNMENT_MONITORING/EXTENSION/OTHER/GOVERNMENT_MONITORING_EXTENSION/HMDA_ETHNICITY_ORIGINS/HMDA_ETHNICITY_ORIGIN						
609.2			HMDAEthnicityOriginType						
609.3			HMDAEthnicityOriginTypeOtherDescription						
			.....:.....ROLE_DETAIL (for PartyRoleType = "Borrower")	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL						
611			PartyRoleType = "Borrower"						
			.....:.....TAXPAYER_IDENTIFIERS	1	1	1	1		
			.....:.....TAXPAYER_IDENTIFIER	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER						
613			TaxpayerIdentifierType						
614			TaxpayerIdentifierValue						
			.....:.....PARTY (for PartyRoleType = "DocumentCustodian")	1	1	1	1		v

			..... ROLES (for PartyRoleType = "DocumentCustodian")	1	1	1	1	v
			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "DocumentCustodian")	1	1	1	1	v
		Document Custodian	.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "DocumentCustodian")	1	1	1	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
620			PartyRoleIdentifier					
			..... ROLE (for PartyRoleType = "DocumentCustodian")	1	1	1	1	v
			.....ROLE_DETAIL (for PartyRoleType = "DocumentCustodian")	1	1	1	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
621			PartyRoleType (= "DocumentCustodian")					
			.....PARTY (for PartyRoleType = "LoanOriginationCompany")	1	1	1	1	
		Loan Origination Company Data	..... ROLES	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIERS	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIER	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
627			PartyRoleIdentifier					
			..... ROLE	1	1	1	1	
			.....ROLE_DETAIL	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
628			PartyRoleType (= "LoanOriginationCompany")					
			.....PARTY (for PartyRoleType = "LoanOriginator")	1	1	1	1	
			..... ROLES	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIERS	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIER	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
634			PartyRoleIdentifier					
			..... ROLE	1	1	1	1	
			.....LOAN_ORIGINATOR	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR					
635			LoanOriginatorType					
			.....ROLE_DETAIL	1	1	1	1	



XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_D ETAIL						
637			PartyRoleType (= "LoanOriginator")						
			.....PARTY (for PartyRoleType = "LoanSeller")	1	1	1	1		v
			..... ROLES	1	1	1	1		v
			.....PARTY_ROLE_IDENTIFIERS	1	1	1	1		v
			.....PARTY_ROLE_IDENTIFIER	1	1	1	1		v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE _IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
639			PartyRoleIdentifier						
			..... ROLE	1	1	1	1		v
			.....ROLE_DETAIL	1	1	1	1		v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_D ETAIL						
640			PartyRoleType (= "LoanSeller")						
			.....PARTY (PartyRoleType = "NotePayTo")	1	1	1	1		
			.....LEGAL_ENTITY	1	1	1	1		
			.....LEGAL_ENTITY_DETAIL	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LEGAL_ENTITY/LEGA L_ENTITY_DETAIL						
641.1			FullName						
			..... ROLE	1	1	1	1		
			.....ROLE_DETAIL	1	1	1	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_D ETAIL						
641.2			PartyRoleType (= "NotePayTo")						
			..... ROLE (for PartyRoleType = "Other")	0	1	0	1		
			.....ROLE_DETAIL (for PartyRoleType = "Other")	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_D ETAIL						
641.3			PartyRoleType (= "Other")						
641.4			PartyRoleTypeOtherDescription (= "HomeownersAssociation")						
			.....TAXPAYER_IDENTIFIERS	0	1	0	1		
			.....TAXPAYER_IDENTIFIER	0	1	0	1		
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIE RS/TAXPAYER_IDENTIFIER						
641.5			TaxpayerIdentifierType						
641.6			TaxpayerIdentifierValue						
			.....PARTY (for PartyRoleType = "HousingFinanceAgency")	0	0	0	0		v
			..... ROLES (for PartyRoleType = "HousingFinanceAgency")	0	0	0	0		v
			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "HousingFinanceAgency")	0	0	0	0		v
			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "HousingFinanceAgency")	0	0	0	0		v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE _IDENTIFIERS/PARTY_ROLE_IDENTIFIER						
641.7			PartyRoleIdentifier (= "HousingFinanceAgency")						
			..... ROLE (for PartyRoleType = "HousingFinanceAgency")	0	0	0	0		v

Loan Seller Data

Note Pay To Data

Homeowners Association

			.....ROLE_DETAIL (for PartyRoleType = "HousingFinanceAgency")	0	0	0	0	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
641.8			PartyRoleType (= "Other")	0	0	0	0	v
641.9			PartyRoleTypeOtherDescription (= "HousingFinanceAgency")	0	0	0	0	v
			.....PARTY (for PartyRoleType = "Payee")	0	1	0	1	v
			..... ROLES (for PartyRoleType = "Payee")	0	1	0	1	v
			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "Payee")	0	1	0	1	v
			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "Payee")	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
642			PartyRoleIdentifier					
			..... ROLE (for PartyRoleType = "Payee")	0	1	0	1	v
			.....ROLE_DETAIL (for PartyRoleType = "Payee")	0	1	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
643			PartyRoleType (= "Payee")					
			.....PARTY (for PartyRoleType = "Servicer")	1	1	1	1	v
			..... ROLES (for PartyRoleType = "Servicer")	1	1	1	1	v
			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "Servicer")	1	1	1	1	v
			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "Servicer")	1	1	1	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
645			PartyRoleIdentifier					
			..... ROLE (for PartyRoleType = "Servicer")	1	1	1	1	v
			.....ROLE_DETAIL (for PartyRoleType = "Servicer")	1	1	1	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
646			PartyRoleType (= "Servicer")					
			.....PARTY (for PartyRoleType = "WarehouseLender")	0	1	0	1	
			..... ROLES (for PartyRoleType = "WarehouseLender")	0	1	0	1	
			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "WarehouseLender")	0	1	0	1	
			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "WarehouseLender")	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
650.1			PartyRoleIdentifier					
			..... ROLE (for PartyRoleType = "WarehouseLender")	0	1	0	1	
			.....ROLE_DETAIL (for PartyRoleType = "WarehouseLender")	0	1	0	1	
XPath			MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
650.2			PartyRoleType (= "WarehouseLender")					
			...INVESTOR_FEATURES	0	1	0	1	v
			....INVESTOR_FEATURE	0	3	0	3	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/INVESTOR_FEATURES/INVESTOR_FEATURE					
651			InvestorFeatureIdentifier					

Warehouse Lender Data

		...PARTIES	0	1	0	1	v
		....PARTY (for PartyRoleType = "DocumentCustodian" (Pool Level))	0	1	0	1	v
		.....ROLES (for PartyRoleType = "DocumentCustodian" (Pool Level))	0	1	0	1	v
		.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "DocumentCustodian" (Pool Level))	0	1	0	1	v
		.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "DocumentCustodian" (Pool Level))	0	1	0	1	v
XPath		MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
652		PartyRoleIdentifier					
		.....ROLE (for PartyRoleType = "DocumentCustodian" (Pool Level))	0	1	0	1	v
		.....ROLE_DETAIL (for PartyRoleType = "DocumentCustodian" (Pool Level))	0	1	0	1	v
XPath		MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
653		PartyRoleType = "DocumentCustodian"					
		....PARTY (for PartyRoleType = "LoanSeller" (Pool Level))	0	1	0	1	v
		.....ROLES (for PartyRoleType = "LoanSeller" (Pool Level))	0	1	0	1	v
		.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "LoanSeller" (Pool Level))	0	1	0	1	v
		.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "LoanSeller" (Pool Level))	0	1	0	1	v
XPath		MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
655		PartyRoleIdentifier					
		.....ROLE (for PartyRoleType = "LoanSeller" (Pool Level))	0	1	0	1	v
		.....ROLE_DETAIL (for PartyRoleType = "LoanSeller" (Pool Level))	0	1	0	1	v
XPath		MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
656		PartyRoleType = "LoanSeller"					
		....PARTY (for PartyRoleType = "Servicer" (Pool Level))	0	1	0	1	v
		.....ROLES (for PartyRoleType = "Servicer" (Pool Level))	0	1	0	1	v
		.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "Servicer" (Pool Level))	0	1	0	1	v
		.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "Servicer" (Pool Level))	0	1	0	1	v
XPath		MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER					
658		PartyRoleIdentifier					
		.....ROLE (for PartyRoleType = "Servicer" (Pool Level))	0	1	0	1	v
		.....ROLE_DETAIL (for PartyRoleType = "Servicer" (Pool Level))	0	1	0	1	v
XPath		MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
659		PartyRoleType = "Servicer"					
		...POOL	0	1	0	1	v
		....POOL_DETAIL	0	1	0	1	v
XPath		MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL					
661		PoolAccrualRateStructureType					
662		PoolAmortizationType					
664		PoolAssumabilityIndicator					
665		PoolBalloonIndicator					
666		PoolFixedServicingFeePercent					
667		PoolIdentifier					

669			PoolInterestAndPaymentAdjustmentIndexLeadDaysCount					
670			PoolInterestOnlyIndicator					
671			PoolInterestRateRoundingPercent					
672			PoolInterestRateRoundingType					
673			PoolInvestorProductPlanIdentifier					
674			PoolIssueDate					
675			PoolMarginRatePercent					
676			PoolMaximumAccrualRatePercent					
677			PoolMinimumAccrualRatePercent					
678			PoolMortgageType					
680			PoolOwnershipPercent					
681			PoolScheduledRemittancePaymentDay					
682			PoolSecurityIssueDateInterestRatePercent					
683			PoolStructureType					
685			PoolSuffixIdentifier					
686			SecurityTradeBookEntryDate					
		Ph5	.....EXTENSION	N/A	N/A	0	1	v
		Ph5	.....OTHER	N/A	N/A	0	1	v
		Ph5	.....POOL_DETAIL_EXTENSION	N/A	N/A	0	1	v
XPath			MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/POOL_DE TAIL_EXTENSION					
686.1			GovernmentBondFinanceIndicator					
			..PARTIES	1	1	1	1	
			...PARTY (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))	1	1	1	1	
			....ROLES (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIERS (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))	1	1	1	1	
			.....PARTY_ROLE_IDENTIFIER (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/PARTY_ROLE_IDENTIFIERS/PARTY_RO LE_IDENTIFIER					
687			PartyRoleIdentifier					
			....ROLE (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))	1	1	1	1	
			.....ROLE_DETAIL (for PartyRoleType = "LoanDeliveryFilePreparer" (File Level))	1	1	1	1	
XPath			MESSAGE/DEAL_SETS/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL					
688			PartyRoleType = "LoanDeliveryFilePreparer"					