



Computershare Corporate Trust

Servicer File Load Requirements for Trustee Reporting

Effective November 1, 2021

General Information

Whether the Servicer is new or existing to Computershare, the Servicer must comply with Computershare's standards for Investor Reporting. This package includes all the information the Servicer needs to know in order to meet the reporting requirements, including:

- I.** File Delivery Requirements
- II.** Loan Level File Reporting Requirements
- III.** Summary Data Reporting Requirements
- IV.** New Investor Requirements
- V.** Service Provider Requirements
- VI.** Monitoring File Status

Timing

Once the Servicer begins monthly reporting, reporting must be done in a **timely** and **consistent** manner. Computershare recommends the Servicer take all necessary steps/actions to ensure that the Servicer reports, and electronic files, are delivered successfully to Computershare's Corporate Trust Services. Servicer reports should be received no later than the required report due date specified in the servicing agreement. The Servicer shall deliver a complete and accurate file to the Master Servicer on or before the reporting due date. A report is considered late if it is incomplete or not delivered by the Investor reporting due date.

Data Integrity

The Servicer shall deliver an accurate, complete and valid file by the reporting due date. The file format provided shall be consistent with the Investor Reporting standard format and guidelines that are defined in this document, as well as posted on the ServicerConnect website (www.ServicerConnect.com).

Communication of Reporting Changes

If there are any changes to the file requirements noted in the guidelines, Computershare will provide a 60-90 day advance notification on the ServicerConnect website, prior to the effective date of the change. The Servicer must comply with the standard format, the naming conventions, and changes to the format that may be required unless otherwise agreed by Computershare Corporate Trust and the Servicer.

Note:

These reporting requirements are subject to change. For the Servicers' convenience, all current requirements are posted to the ServicerConnect website at www.ServicerConnect.com.

I. File Delivery Requirements

ServicerConnect -- The preferred method of delivery for secure transfer of monthly reporting files

To help ensure the security of the data delivery, Computershare offers the **ServicerConnect** website at www.ServicerConnect.com. This site serves as Computershare's preferred method for file delivery for all Servicers' monthly reporting. The Servicer shall deliver monthly reports in accordance with the Master Servicer's preferred delivery method (currently via the ServicerConnect website). Under no circumstances shall the Master Servicer be responsible for obtaining the file from the Servicer's website.

ServicerConnect Benefits

- Provides 24/7, round-the-clock access
- Available free of charge
- Allows for manual entry of loan level data, as well as uploading of loan level files/reports, summary and supplemental files
- Ensures a secure transfer of data using the industry standard's Secure Socket Layer, 128-bit encryption. **ServicerConnect** satisfies the Privacy Act requirements for maintaining confidentiality of data.
- Offers online help in navigating the site and using its various functions

Initial one-time ServicerConnect registration

To establish access and gain entry to a new Servicer library on ServicerConnect, the Servicer must complete the following one-time registration on the website:

- Have all users from the Servicer Company who will be uploading and/or downloading files register on www.ServicerConnect.com by creating a User Id, Password, and Profile.
- The Servicer will be notified via e-mail once approved.

ServicerConnect support

- If the Servicer requires technical assistance with the performance of the site, or has password issues, please contact CTSLink customer service at ctslink.customerservice@wellsfargo.com.
- If the Servicer requires help using the site's many functions, please refer to the "Help" page on the ServicerConnect webpage or contact ServicerConnect customer support at ServicerConnect@wellsfargo.com.
- If the Servicer is experiencing problems with loan data, please contact the appropriate Computershare representative listed in the "Contact Us" page of the ServicerConnect webpage.

II. Loan Level File Reporting Requirements

Loan level file reports delivered to Computershare MUST meet the following requirements in order to ensure Servicer files load successfully through an automated load processing.

A. Naming Convention Requirements

Computershare requires a static Servicer file name that (1) does not include special characters and (2) cannot be greater than 30 characters. Delivering a consistent (static) file name from month to month will ensure the Servicer file will be recognized.

It may help to separate the Servicer loan level file from other reports. Once the Servicer establishes the static file name, Computershare will create a cross reference of the Servicer file name with an internal Computershare file name.

If the Servicer file name delivered is not recognized to match the static file name established by the Servicer, the Servicer file will not automatically load through the Computershare System. The time required to process the Servicer file may also increase.

If at any time a Servicer file name needs to be created or the file naming convention needs to be changed, please contact ServicerConnect customer support at ServicerConnect@wellsfargo.com - as it is critical to the recognition of the file.

B. Format Requirements

The Servicer may choose to send files in either of the following two formats:

1. Comma Separated Values (.csv)
2. Excel (.xls or .xlsx)

Note: Excel formats (.xlsb and .xlsm) are not supported.

C. Layout Requirements

Standard layout files must adhere to the following:

- Cannot be zipped
- Cannot be password protected
- Column names must be located on the first row and cannot be greater than 50 characters
- Loan level detail must be on the first sheet of a workbook

Ensure that the Standard Loan Level File Layout requirements are met each month. Detailed information for this layout is contained in Exhibit 1.

If the Servicer is new to Computershare Corporate Trust, Computershare highly recommends the Servicer submit a test file layout before delivering files to ensure compliance with the requirements. To submit a test file or request an Excel template, contact customer support at ServicerConnect@wellsfargo.com.

D. Supplemental File Requirements

Computershare prefers to receive one file containing all essential information, per reporting cycle. However, in some cases the delivery of a supplemental file may be necessary (Exhibit 1 includes a column to denote if the field may be required if supplemental reporting is received). Notification is required when submitting a supplemental file to ensure the file is received successfully. A list of Computershare representatives is located in the "Contact Us" page of the ServicerConnect webpage.

1. Revised Loan Level File

The revised file format and name should be the same as the original file format and name; only data has been added or changed. Given that, refer to Exhibit 1 for the Standard Loan Level File Layout.

2. Mid-Month Prepayment Period Reporting

To report prepayment period activity a mid-month prepayment period file is required in addition to a month end file. The mid-month file should only include the additional payment activity that was not originally included in the month end report, and should only include loans with partial prepayments, full prepayments, or both, *as defined within the Servicer deal documents*. If there is no activity to report, the Servicer will be required to submit a mid-month file with no activity. All fields must be in the exact order as listed in Exhibit 3.

3. Modification Reporting

Computershare's expectation is to receive modification related information on the standard loan level file. If this proves to be especially difficult for the servicer to accomplish quickly, a Supplemental Modification Report is required until loan level reporting can be updated. All fields must be in the exact order as listed in Exhibit 4.

E. Transfer of Servicing Requirements

If the Servicer is considering a transfer of servicing requirements, please contact Computershare's Mortgage Backed Servicer Oversight Team via e-mail at SCTServicerComplianceTeam@wellsfargo.com. The Servicer must let us know at least 30 days prior to the transfer date in order for the Servicer Computershare representative to assist the Servicer with this process.

Keep in mind that a complete transfer/merger or acquisition may include the following changes or requirements:

- A reassigned file name for reporting purposes
- A change in the Servicer method of reporting
- A new ServicerConnect Library
- A complete Servicer Eligibility Process (Only for New Servicers reporting to Computershare)

Transfer Roles

The **"TO"** Servicer is the Servicer receiving the loans.

The **"FROM"** Servicer is the Servicer who is transferring the loans.

III. Summary Data Reporting Requirements

In addition to a monthly loan level file, the Servicer is required to provide Computershare Bank with a monthly Summary Report representing the total balances of the Loan Level detail on or before the reporting due date. This report should include all the summary totals for each investor listed on the loan level file. The summary page must match the loan level file reported.

Note: If the Servicer uses a Service Provider, the provider may also supply a Summary Report for delivery to Computershare. For example, if the Servicer uses the Lender Processing Services (LPS) for the Loan Level detail, please use the Summary Report #62C and submit it to Computershare Bank via the ServicerConnect website.

A. Summary File Format Requirements

As long as the Servicer provides all the summary data required by Computershare, the Servicer may choose to send the Summary Data file in any one of the preferred four formats:

- Excel
- Text
- Word
- PDF

B. Summary File Layout Requirements

The Servicer has the option to provide summary data in one of the following two ways:

1. Summary Reports for each individual investor (i.e., 20 Investors, 20 reports); or
2. One report with summary totals for All Investors; *with one Investor on each row* (i.e., 20 Investors, one report).

Exhibit 2, in this package, includes a sample Monthly Summary Report by Single Investor. Upon request, Computershare can provide a sample file layout by all Investors in an Excel spreadsheet format.

C. Summary File Naming Convention Requirements

Computershare requires that, once the Servicer's file name is established, the same name should be used consistently from one month to another, to be easily recognized.

IV. New Investor Requirements

As the Servicer introduces new Investor numbers to the Computershare reporting portfolio, the Servicer will need to decide if it is best to **add the new Investor numbers** to the existing file or **create a new file**. In either case, the Servicer will need to contact the appropriate Computershare representative to make sure that our records are updated with the newly-created file and that the files successfully load through our system.

Minimum Criteria for adding new Investor numbers to existing files

Whenever possible, reporting of new Investor numbers and loans should be added to the Servicer's existing file(s), as long as it meets the following minimum criteria:

- All reporting due dates in the file may include a range of dates (i.e., 1-15 or 16-30) that will be submitted by the *earliest* reporting due date on the file. (Multiple files may be necessary if the Servicer cannot deliver all Investor numbers by the *earliest* reporting due date on the file.)
- All product types must be the same within each file (i.e., Actual/Actual, Scheduled/Scheduled, Scheduled/Actual, etc.). Multiple files are required if you are sending more than one product type.
- Each file must represent only Master Servicing contracts or Trustee contracts, but not both in one file.
- The Servicer must consider Servicer location and/or other Servicer limitations.

Creating new files for new Investor numbers

Although adding new Investor numbers to existing files is preferred, there may be times when it is more appropriate to submit a separate file for the new Investor. For example:

- If all of the minimum criteria above cannot be accommodated for the new Investor within an existing file, then the creation of a new file will be necessary for ongoing monthly reporting.
- If the timing of the notification of the new Investor number is such that the Servicer is unable to review the minimum criteria stated above prior to reporting, or takes place prior to the first month of reporting, then it may be necessary to submit a separate file. In the second month of reporting, a detailed review of the minimum criteria should take place with the Servicer's Computershare representative to determine whether to continue reporting a separate file or add the new Investor number to an existing file.

Note: It is critical that the Servicer contact the appropriate Computershare representative to ensure the Servicer file is set up to be loaded and received successfully.

V. Service Provider Requirements

Computershare may accept the Servicer Master Servicing (Investor Reporting) files from a Service Provider. However, the Servicer should contact the appropriate Computershare representative to confirm this arrangement.

When entering into a contract with a Service Provider, the Servicer may want to consider including terms regarding the need to be reasonably flexible on any future changes to the layout (such as reasonable turnaround times for making changes and who will bear the cost of those changes).

When using a Service Provider to create the monthly file(s), the Servicer must determine who will deliver the file(s) to Computershare.

- If the Servicer plans to deliver the file, follow the ServicerConnect instructions as outlined in this package.
- If the Service Provider plans to deliver the file, contact ServicerConnect customer support at ServicerConnect@wellsfargo.com to establish a delivery method.
- If no adjustments are necessary, a duplicate file is not needed in any other format or delivery method. However, if an adjustment to the original file is needed, the Servicer will be responsible for delivering the adjusted file to Computershare Bank via the ServicerConnect website.

While the requirements set forth in this package are Computershare's preference for reporting, Computershare may consider other reporting layouts and summary report formats from Service Providers. Upon request, there may be times when Computershare can accept an automatic delivery. To discuss these options contact ServicerConnect customer support at ServicerConnect@wellsfargo.com.

Note: If the Servicer uses a Service Provider, the provider may also supply a Summary Report to the organization which may then be delivered via the ServicerConnect website. For example, if the Servicer uses the Lender Processing Services (LPS) for the Servicer Loan Level Detail report, use the Summary Report #62C and submit it to Computershare Bank via the ServicerConnect website.

VI. Monitoring File Status

File Monitoring Requirements:

Once loan level files have been uploaded to ServicerConnect the Servicer is able to manage and track the status of individual files that have been uploaded to the website. The files are displayed on the File Status listing screen on www.ServicerConnect.com. For additional assistance, please refer to the ServicerConnect User Manual accessible from the "Help" page of the ServicerConnect website.

A loan level file is successfully uploaded through automated processing when the loan level file receives an "Auto Transmission Complete" status. If the Servicer is presented with a different status, such as "File Uploaded", the Servicer should contact ServicerConnect customer support at ServicerConnect@wellsfargo.com.

File Status List:

Auto Transmission Complete: For loan level files only, ServicerConnect recognizes the Servicer's File Name. The loan level file was pushed through the automated load process.

File Uploaded: The file was uploaded to the library but was not moved to load processing. For any monthly file whose filename is not associated with this user's approved Servicer numbers, the file will be stored but not automatically uploaded. The library holds the file for 25 days, 20 days for larger libraries. Please refer to Section II for Loan Level File Reporting Requirements.

Note: Other statuses may be presented intermittently prior to receiving an "Auto Transmission Complete" or "File Uploaded" Status.

Upon request, Computershare can provide a monthly report of files uploaded to a library. This report is provided at the end of the month, and includes at the minimum: uploader's name, file name, upload time and file status. To request this report, contact ServicerConnect customer support at ServicerConnect@wellsfargo.com.

Exhibits

Exhibit 1: Standard Loan Level File Layout

For cases where a field below does not apply to the population of loans reported (e.g., SCHED_END_PRIN_BAL would not apply to loans an Actual/Actual pool or series) the Servicer should *include the column in their file* and leave it blank.

* Denotes the fields required per Regulation AB (REG AB)

Regulation AB (REG AB) is a directive published by the Securities & Exchange Commission (SEC) on January 7, 2005. The regulation is intended to enhance the detail and quality of information provided to investors of publicly traded asset-backed securities. It mandates that additional data elements, as applicable, be provided by Servicers in their standard monthly reports. More information can be found here: <http://www.sec.gov/rules/final/33-8518.htm>.

REG AB requires that reporting must include information designated in the deal's governing document(s), i.e. a Pooling and Servicing Agreement. This package cannot list the required items for every deal Computershare administers and therefore each Servicer must refer to the applicable document(s) to ensure proper reporting.

Exhibit 1 lists the standard fields that need to be reported monthly. Exhibit 1-A lists the modification fields that need to be reported at the time of the modification. The combined list of fields from Exhibit 1 and Exhibit 1-A make up Computershare's standard file layout.

Each file requires the following fields:

Column Name	Description	Decimal	Format Comment	Included on Supplemental File
SER_INVESTOR_NBR*	A value assigned by the Servicer to define a group of loans.		Text up to 20 characters	No
LOAN_NBR*	A unique identifier assigned to each loan by the investor.		Text up to 10 characters	Yes
SERVICER_LOAN_NBR*	A unique number assigned to a loan by the Servicer. This may be different than the LOAN_NBR.		Text up to 10 characters	Yes
SCHED_PAY_AMT	Scheduled monthly principal and scheduled interest payment that a borrower is expected to pay, P&I constant.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
NOTE_INT_RATE	The loan interest rate (gross) as reported by the Servicer.	4 decimal places to the right		No
SCHED_GROSS_INTEREST_AMT	The amount of interest due on the outstanding scheduled principal balance in the current cycle.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No



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Column Name	Description	Decimal	Format Comment	Included on Supplemental File
NET_INT_RATE	The loan gross interest rate less the service fee rate as reported by the Servicer.	4 decimal places to the right		No
SCHED_NET_INT	The scheduled gross interest amount less the service fee amount for the current cycle as reported by the Servicer -- only applicable for Scheduled/Scheduled and Scheduled/Actual Loans.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
SERV_FEE_RATE	The Servicer's fee rate for a loan as reported by the Servicer.	4 decimal places to the right		No
SERV_FEE_AMT	The Servicer's fee amount for a loan as reported by the Servicer.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
ACTL_NET_INT	The actual gross interest amount less the service fee amount for the current reporting cycle as reported by the Servicer -- only applicable for Actual/Actual Loans.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
ACTL_BEG_PRIN_BAL	The borrower's interest bearing actual principal balance at the beginning of the processing cycle.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
ACTL_PRIN_AMT	The actual principal amount collected by the Servicer for the current reporting cycle -- only applicable for Actual/Actual and Scheduled/Actual Loans.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
ACTL_END_PRIN_BAL	The borrower's interest bearing actual principal balance at the end of the processing cycle.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
BORR_NEXT_PAY_DUE_DATE*	The date at the end of processing cycle that the borrower's next payment is due to the Servicer, as reported by Servicer.		mm/dd/yyyy	No
SCHED_BEG_PRIN_BAL	The interest bearing scheduled outstanding principal balance due at the beginning of the cycle date to be passed through to investors.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
SCHED_PRIN_AMT	The scheduled principal amount as reported by the Servicer for the current cycle -- only applicable for Scheduled/Scheduled Loans.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
SERV_CURT_AMT_1	The first curtailment amount to be applied to the interest bearing balance.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
SERV_CURT_DATE_1	The curtailment date associated with the first curtailment amount.		mm/dd/yyyy	Yes
CURT_ADJ_AMT_1	The curtailment interest on the first curtailment amount, if applicable.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No



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Column Name	Description	Decimal	Format Comment	Included on Supplemental File
SERV_CURT_AMT_2	The second curtailment amount to be applied to the interest bearing balance.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
SERV_CURT_DATE_2	The curtailment date associated with the second curtailment amount.		mm/dd/yyyy	No
CURT_ADJ_AMT_2	The curtailment interest on the second curtailment amount, if applicable.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
SERV_CURT_AMT_3	The third curtailment amount to be applied to the interest bearing balance.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
SERV_CURT_DATE_3	The curtailment date associated with the third curtailment amount.		mm/dd/yyyy	No
CURT_ADJ_AMT_3	The curtailment interest on the third curtailment amount, if applicable.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
PIF_AMT	The loan "paid in full" amount for the interest bearing balance as reported by the Servicer.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
PIF_DATE	The paid in full date as reported by the Servicer.		mm/dd/yyyy	Yes
ACTION_CODE*	A standard numeric code used to indicate the default status of a particular loan. This is a required field. NOTE: Field cannot be null; refer to Exhibit 5 for acceptable values		Text up to 2 characters	Yes
SCHED_END_PRIN_BAL	The interest bearing scheduled principal balance due to investors at the end of a processing cycle.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
PREPAY_PENALTY_AMT*	The penalty amount received when a borrower prepays on his loan as reported by the Servicer.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
PREPAY_PENALTY_WAIVED*	The prepayment penalty amount for the loan waived by the Servicer.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
PREPAY_PENALTY_SERVICER_PAID*	The prepayment penalty amount for the loan paid by the Servicer.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
PREPAY_PENALTY_BORROWER_PAID*	The prepayment penalty amount for the loan paid by the borrower.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
ARM_INDEX_RATE	The index the Servicer is using to calculate a forecasted rate.	4 decimal places to the right		No



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Column Name	Description	Decimal	Format Comment	Included on Supplemental File
INT_ADJ_AMT	The amount of the interest adjustment as reported by the Servicer.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
SOLDIER_SAILOR_ADJ_AMT	The Soldier and Sailor Adjustment amount, if applicable.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
PRIN_ADJ	The sum of all principal adjustments that apply to a loan for a reporting cycle, including, but not limited to: principal adjustments due to capitalization, corrections to loan balances that were securitized incorrectly or monthly activity that cannot be categorized as a scheduled principal payment or a curtailment. Please note that these kinds of adjustments should be infrequent on any given loan and that such activity will result in inquiries and requests for more detailed data.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
NON_ADV_LOAN_AMT	The Non Recoverable Loan Amount, if applicable.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
DELINQ_P&I_ADVANCE_AMT*	The current outstanding principal and interest advances made by Servicer.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
BANKRUPTCY_LOSS_AMT	The amount of loss due to bankruptcy.	2 decimal places to the right	No commas(,) or dollar signs (\$) A loss should be reported as a positive number and a recovery as a negative number	No
CR_LOSS_AMT	The amount of loss that is classified as a credit loss for the interest bearing portion of a liquidated loan, if applicable.	2 decimal places to the right	No commas(,) or dollar signs (\$) A loss should be reported as a positive number and a recovery as a negative number	No



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Column Name	Description	Decimal	Format Comment	Included on Supplemental File
FRAUD_LOSS_AMT	The amount of loss that is attributable to a fraud claim for the interest bearing portion of a liquidated loan, if applicable.	2 decimal places to the right	No commas(,) or dollar signs (\$) A loss should be reported as a positive number and a recovery as a negative number	No
SPH_LOSS_AMT	The amount of loss that is classified as a special hazard loss for the interest bearing portion of a liquidated loan, if applicable.	2 decimal places to the right	No commas(,) or dollar signs (\$) A loss should be reported as a positive number and a recovery as a negative number	No
BREACH_FLAG*	Flag to indicate if the repurchase of a loan is due to a breach of Representations and Warranties NOTE: If populated, acceptable values = Y or N		Text up to 1 character	Yes
ACTUAL_ENDING_BALANCE_TOTAL_DEBT_OWED	For a loan with principal forbearance and/or a principal reduction alternative (PRA) forbearance amount, the value in this field will be the sum of the actual ending interest bearing balance plus the deferred amount(s). This will always be the value reported, regardless of how the principal forbearance and/or PRA forbearance amounts are reported.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
SCHEDULED_ENDING_BALANCE_TOTAL_DEBT_OWED	For a loan with principal forbearance and/or a principal reduction alternative (PRA) forbearance amount, the value in this field will be the sum of the scheduled ending interest bearing balance plus the deferred amount(s). This will always be the value reported, regardless of how the principal forbearance and/or PRA forbearance amounts are reported.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes



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PRINCIPAL_FORBEARANCE_LOSS_(RECOVERY)	<p>The Deferred Principal loss/recovery activity for the trust. Should be populated based on the following:</p> <ol style="list-style-type: none"> At the time of modification, (a) if the related NIB Deferred Principal is to be treated as NONLOSS methodology, it should be left blank, or (b) if LOSS methodology, it should be populated with the full Modified NIB Deferred Principal Amount. After modification, (a) if NONLOSS methodology previously established, this should represent the total loss/recovery applied to deferred principal at liquidation; (b) if LOSS methodology previously established, this should represent (i) the corresponding recovery from any curtailments applied to the deferred principal balance or (ii) the recovered amount when the loan is paid in full. <p>NOTE: Losses should be positive; recoveries should be negative.</p>	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
NON_INTEREST_BEARING_DEFERRED_PRINCIPAL_CURT_AMT	The amount of principal to be applied to reduce the outstanding Non-Interest Bearing Deferred Principal Amount. This field cannot be used when the Non-Interest Bearing Deferred Principal Amount is being Paid in Full (the Non-Interest Bearing Deferred Paid in Full Amount field must be used in that instance).	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
NON_INTEREST_BEARING_DEFERRED_PAID_IN_FULL_AMOUNT	This value is to be reported when any principal forbearance loan modification either liquidates or is paid in full. This separate field is needed because most Servicers separately track the principal forbearance amount and thus the existing paid in full amount field will not work since it will incur interest on most Servicing systems and will only include the amount that is required to pay off the amortization balance.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
ENDING_NON_INTEREST_BEARING_DEFERRED_PRINCIPAL_BAL	The ending balance that represents the outstanding Non-Interest Bearing Deferred Principal Balance as of the cut off date. Regardless of how the principal forbearance amount was reported at the time of modification, this balance is expected to be maintained and reported until the Non-Interest Bearing Deferred Principal Balance is liquidated or paid in full.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
ENDING_PRINCIPAL_REDUCTION_ALT_FORBEARANCE_BAL	The ending balance that represents the outstanding Principal Reduction Alternative Forbearance Balance (or similar program) as of the cut-off date.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
PRINCIPAL_REDUCTION_ALT_FORBEARANCE_PAID_IN_FULL_AMT	Regardless of how the Principal Reduction Alternative Forbearance Amount (or similar program) is reported at the time of modification (i.e., as a LOSS or not), this amount will not be populated until the last third of the outstanding amount is written off.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes



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PRINCIPAL_REDUCT_AL T_FORBEARANCE_LOSS _(RECOVERY)	<p>The PRA loss/recovery activity for the trust. Should be populated based on the following:</p> <ol style="list-style-type: none"> 1. At the time of modification, (a) if the related PRA is to be treated as NONLOSS methodology, it should be left blank or, (b) if LOSS methodology, it should be populated with the full Modified PRA Amount. 2. After modification, (a) if NONLOSS methodology was previously established this should reflect any amounts forgiven, in the month that they occur; (b) any future recoveries, if applicable. <p>NOTE: Losses should be positive; recoveries should be negative.</p>	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
LIQUIDATION_ PROGRAM_TYPE	<p>Indicates the type of government or industry program used for the loan liquidation, if applicable (i.e., short sales and deed-in-lieus done under the HAFA program). Only the applicable FNMA codes should be reported.</p> <p>NOTE: Acceptable values are HMP3 (Deed-in-Lieu) and HMP5 (Short Sale)</p>		Text up to 6 characters	Yes
MONTHLY_ PAYMENT_ REDUCTION_COST_ SHARE	HAMP Only: Incentive payment for reducing the monthly payment. This value should represent amounts for the current cycle only.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
BORROWER_PAY_ FOR_PERFORMANCE_SU CCESS_PAYMENTS	HAMP Only: Incentive payment, applied to the principal balance of the loan, when the borrower stays current post-modification. This value should represent amounts for the current cycle only and should have a corresponding curtailment reported as well.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
ONE_TIME_BONUS_ INCENTIVE_ ELIGIBILITY	<p>HAMP Only: Indicator to signify if a loan is eligible for a One-Time Bonus Incentive.</p> <p>NOTE: If applicable, acceptable values = Y, N</p>		Text up to 1 character	No
ONE_TIME_BONUS_ INCENTIVE_AMOUNT	HAMP Only: Incentive payment for modifications made while a borrower is still current on mortgage payments. This value should represent amounts for the current cycle only.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
HOME_PRICE_ DEPRECIATION_ PAYMENTS	HAMP Only: Incentive payment for modifications on properties located in areas where home prices have recently declined to partially offset probably losses from home price declines. This value should represent amounts for the current cycle only.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
HAFA_INVESTOR_ INCENTIVE_AMOUNT	HAMP Only: Incentive payment for processing HAFA short sales in lieu of foreclose proceedings. This value should represent amounts for the current cycle only.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No



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Column Name	Description	Decimal	Format Comment	Included on Supplemental File
LOAN_MODIFICATION_INCENTIVE_TERMINATION_DATE	HAMP Only: The date upon which the borrowers participation in the program is terminated.		mm/dd/yyyy	No
PRA_INVESTOR_INCENTIVE_AMOUNT	HAMP Only: Incentive payment for loans modified with PRA attributes. This value should represent amounts for the current cycle only.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No
MOD_INT_ADJ_NIB	This amount is only applicable when new loan modification data is reported for the first time and the loan modification agreement states that the interest accrues in arrears based upon the modified balance. This amount should reflect only the interest amount attributable to the non-interest bearing (NIB) portion of the balance, or the sum thereof for each cycle from the modification effective date to the reporting cycle date.	2 decimal places to the right	No commas(,) or dollar signs (\$)	No

Exhibit 1-A: Standard Loan Level File Layout – Modification related fields

Fields below are related to modifications and should be reported at time of modification. When reporting modification information, the following should be considered:

- The number 0 (zero) implies that any previous information for that field is no longer applicable. The default value for a field should be null, not zero.
- Reporting for subsequent modifications (to change loan modification parameters: rate, term, principal forbearance, etc.) must be reported with all applicable data from the loan modification agreement just as they would if the loan was being modified for the first time. The Servicer may not only report the changed elements.
- All fields listed below apply to all loan modifications (HAMP and non-HAMP) in which a Servicer participates, unless otherwise noted.

Column Name	Description	Decimal	Format Comment	Allowed on Supplemental File
MODIFICATION_EFFECTIVE_DATE*	The first loan payment date on which the modified loan terms become effective. This field is required if any of the below fields are populated with a value.		mm/dd/yyyy	Yes
CAPITALIZED_AMOUNT	The amount added to the actual outstanding principal balance owed by the borrower due to a modification.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
TOTAL_SERVICING_ADVANCES	The total amount advanced by the Servicer for the loan modification, which can be comprised of Attorney Fees, Appraisal Fees, Inspection Fees, and other items as defined in the governing documents.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
SERVICING_FEE_ADVANCES	The total amount of servicing fees for delinquent payments that has been advanced by the Servicer for the loan modification.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
ESCROW_ADVANCES	The total amount of escrow advances made by the Servicer on the loan modification, which can include insurance, taxes, mortgage insurance, and other items as defined in the governing documents.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
INTEREST_ADVANCES	The total amount of <i>net</i> interest that has been advanced by the Servicer for the loan's modification delinquent payments. NOTE: If Interest Advances exist, the loan must have either a Capitalized Amount or an Interest Forgiveness Amount associated with it.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFIED_BEGINNING_BALANCE	The beginning principal balance that is owed by the borrower as of the Modification Effective Date per the modification agreement. For loans with a non-interest bearing balance component, the balance provided in this field must be the sum of the interest bearing and non-interest bearing balance components.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes



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Column Name	Description	Decimal	Format Comment	Allowed on Supplemental File
MODIFIED_INTEREST_RATE	The gross interest rate for the loan beginning on the Modification Effective Date per the modification agreement.	4 decimal places to the right		Yes
MODIFIED_P&I_AMOUNT	The total principal and interest payment due for the loan beginning on the Modification Effective Date per the modification agreement.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFIED_BALLOON_AMOUNT	The interest bearing balloon payment amount on the loan per the modification agreement. NOTE: If Modified Balloon Date is populated then Modified Balloon Amount cannot be null.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFIED_BALLOON_DATE	The date on which the interest bearing balloon payment is due per the modification agreement. The value in this field could be populated if a balloon payment is being created or changed through the modification of the loan. NOTE: Cannot be greater than the modified maturity date. If Modified Balloon Amount has a value, Modified Balloon Date must have a value.		mm/dd/yyyy	Yes
MODIFIED_MATURITY_DATE	The maturity date of the loan per the modification agreement.		mm/dd/yyyy	Yes
PRINCIPAL_FORGIVENESS	The total amount of principal due that has been waived or permanently forgiven by the Servicer per the modification agreement.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
INTEREST_FORGIVENESS	The total amount of interest due that has been waived or permanently forgiven by the Servicer per the modification agreement.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
EXPENSE_FORGIVENESS	The total amount of expenses due that has been waived or permanently forgiven by the Servicer per the modification agreement.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
BACK_END_DTI	The back-end ratio (total monthly debt payments divided by monthly income) used to qualify the modification.	4 decimal places to the right		Yes
FRONT_END_DTI	The front-end ratio (total monthly housing expense divided by monthly income) used to qualify the modification.	4 decimal places to the right		Yes
INCOME_VERIFICATION	Income verification indicator. Indicate yes or no whether a Transcript of Tax Return (received pursuant to the filing of IRS Form 4506-T) was obtained to corroborate Modification Front-end DTI (calculated using pay stubs, W-2s and/or CPA certified tax returns). NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".		Text up to 1 character	Yes



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Column Name	Description	Decimal	Format Comment	Allowed on Supplemental File
BORROWER_SEGMENTATION_CODE	<p>Indicates which segment a subprime ARM loan is classified under, based on the American Securitization Forum's Streamlined Foreclosure and Loss Avoidance Framework for Securitized Subprime Adjustable Rate Mortgage Loans. At this time, servicers only need to report loans that are classified as "Segment 2", which includes current loans where the borrower is unlikely to be able to refinance into any readily available mortgage industry product.</p> <p>NOTE: Must be populated with '2' if loan falls under ASF streamlined foreclosure and loss avoidance framework for Modifications (must also populate "Modified Next Payment Adjust Date" and "Modified Next Interest Rate Adjust Date" in this case).</p>		Text up to 6 characters	Yes
APPROVAL_FROM_OUTSIDE_PARTY	<p>If the governing documents require another party's approval to allow additional modifications after the Modification Limit (as defined in the governing documents) has been exceeded.</p> <p>NOTE: Acceptable values are Y or N</p> <p>Y indicates that the required party's approval of the modification has been obtained by the servicer; N indicates that the approval has not been obtained.</p>		Text up to 1 character	Yes
ARM_TO_FIXED_CONVERSION	<p>Indicates if the loan is an adjustable rate mortgage (ARM) loan that has been converted to a fixed rate loan per the modification agreement; not through existing provisions of the original ARM parameters.</p> <p>NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".</p>		Text up to 1 character	Yes
FIXED_TO_ARM_CONVERSION	<p>Indicates if the loan is a fixed rate loan that has been converted to an adjustable rate mortgage (ARM) loan per the modification agreement.</p> <p>NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".</p>		Text up to 1 character	Yes
IO_TO_FULLY_AMORTIZED_CONVERSION	<p>Indicates if the loan payments were comprised of interest only and have been converted to fully amortizing loan payments per the modification agreement.</p> <p>NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".</p>		Text up to 1 character	Yes



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Column Name	Description	Decimal	Format Comment	Allowed on Supplemental File
FULLY_AMORTIZED_TO_IO_CONVERSION	Indicates if the loan payments were fully amortizing and have been converted to interest only payments. NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".		Text up to 1 character	Yes
MODIFIED_INTEREST_ONLY_LAST_PAYMENT_DATE	The date of the last interest only payment, as of the Modification Effective Date.		mm/dd/yyyy	Yes
TEMPORARY_MODIFICATION	Indicates if the modified loan terms are in effect only for a specified time period, after which the original loan terms are reinstated. NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".		Text up to 1 character	Yes
GRADUATED_RATE_OR_PAYMENT_MODIFICATION	Indicates if the modified terms consist of graduated rates and/or payments for a loan, or if the loan's previously existing graduated rate and/or payment schedule is being changed per the modification agreement. NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".		Text up to 1 character	Yes
MODIFICATION_GRADUATED_DATE_1	The date(s) at which the next rate and/or payment change will occur per the loan modification agreement. All dates must be provided, not just the first change unless there is only a single change date.		mm/dd/yyyy	Yes
MODIFICATION_GRADUATED_RATE_1	The rate(s) that will apply at each change date as stated in the loan modification agreement. All rates must be provided, not just the first change rate unless there is only a single change date.	4 decimal places to the right		Yes
MODIFICATION_GRADUATED_PAYMENT_1	The payment(s) that will apply at each change date as stated in the loan modification agreement. All payments must be provided, not just the first change payment unless there is only a single change date.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFICATION_GRADUATED_DATE_2	The date(s) at which the next rate and/or payment change will occur per the loan modification agreement. All dates must be provided, not just the first change unless there is only a single change date.		mm/dd/yyyy	Yes
MODIFICATION_GRADUATED_RATE_2	The rate(s) that will apply at each change date as stated in the loan modification agreement. All rates must be provided, not just the first change rate unless there is only a single change date.	4 decimal places to the right		Yes



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MODIFICATION_GRADUATED_PAYMENT_2	The payment(s) that will apply at each change date as stated in the loan modification agreement. All payments must be provided, not just the first change payment unless there is only a single change date.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFICATION_GRADUATED_DATE_3	The date(s) at which the next rate and/or payment change will occur per the loan modification agreement. All dates must be provided, not just the first change unless there is only a single change date.		mm/dd/yyyy	Yes
MODIFICATION_GRADUATED_RATE_3	The rate(s) that will apply at each change date as stated in the loan modification agreement. All rates must be provided, not just the first change rate unless there is only a single change date.	4 decimal places to the right		Yes
MODIFICATION_GRADUATED_PAYMENT_3	The payment(s) that will apply at each change date as stated in the loan modification agreement. All payments must be provided, not just the first change payment unless there is only a single change date.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFICATION_GRADUATED_DATE_4	The date(s) at which the next rate and/or payment change will occur per the loan modification agreement. All dates must be provided, not just the first change unless there is only a single change date.		mm/dd/yyyy	Yes
MODIFICATION_GRADUATED_RATE_4	The rate(s) that will apply at each change date as stated in the loan modification agreement. All rates must be provided, not just the first change rate unless there is only a single change date.	4 decimal places to the right		Yes
MODIFICATION_GRADUATED_PAYMENT_4	The payment(s) that will apply at each change date as stated in the loan modification agreement. All payments must be provided, not just the first change payment unless there is only a single change date.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFICATION_GRADUATED_DATE_5	The date(s) at which the next rate and/or payment change will occur per the loan modification agreement. All dates must be provided, not just the first change unless there is only a single change date.		mm/dd/yyyy	Yes
MODIFICATION_GRADUATED_RATE_5	The rate(s) that will apply at each change date as stated in the loan modification agreement. All rates must be provided, not just the first change rate unless there is only a single change date.	4 decimal places to the right		Yes
MODIFICATION_GRADUATED_PAYMENT_5	The payment(s) that will apply at each change date as stated in the loan modification agreement. All payments must be provided, not just the first change payment unless there is only a single change date.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFICATION_GRADUATED_DATE_6	The date(s) at which the next rate and/or payment change will occur per the loan modification agreement. All dates must be provided, not just the first change unless there is only a single change date.		mm/dd/yyyy	Yes
MODIFICATION_GRADUATED_RATE_6	The rate(s) that will apply at each change date as stated in the loan modification agreement. All rates must be provided, not just the first change rate unless there is only a single change date.	4 decimal places to the right		Yes



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Column Name	Description	Decimal	Format Comment	Allowed on Supplemental File
MODIFICATION_GRADUATED_PAYMENT_6	The payment(s) that will apply at each change date as stated in the loan modification agreement. All payments must be provided, not just the first change payment unless there is only a single change date.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFIED_ARM_PARAMETER(S)	Indicates if the loan's existing ARM parameters are changing (and it is remaining an ARM loan) per the modification agreement. NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".		Text up to 1 character	Yes
MODIFIED_NEXT_PAYMENT_ADJUST_DATE	The date on which the next payment adjustment is scheduled to occur for an adjustable rate mortgage (ARM) loan per the modification agreement.		mm/dd/yyyy	Yes
MODIFIED_NEXT_INTEREST_RATE_ADJUST_DATE	The date on which the next interest rate adjustment is scheduled to occur for an adjustable rate mortgage (ARM) loan per the modification agreement.		mm/dd/yyyy	Yes
MODIFIED_ARM_INTEREST_RATE_TEASER_PERIOD	The duration in months that the teaser interest rate is in effect, as of the Modification Effective Date.	N/A	No special characters	Yes
MODIFIED_ARM_INTEREST_RATE_ADJUST_FREQUENCY	The interest rate change frequency of the loan (in months) as of the Modification Effective Date. The interest rate change frequency of the loan (in months) as of the Modification Effective Date.	N/A	No special characters	Yes
MODIFIED_ARM_PAYMENT_ADJUST_FREQUENCY	The payment change frequency of the loan (in months) as of the Modification Effective Date.	N/A	No special characters	Yes
MODIFIED_ARM_PAYMENT_RECAST_FREQUENCY	The payment recast frequency of the loan (in months) as of the Modification Effective Date.	N/A	No special characters	Yes
MODIFIED_ARM_NEXT_PAYMENT_RECAST_DATE	The date on which the next payment recast will occur for the loan (in months) as of the Modification Effective Date.		mm/dd/yyyy	Yes
MODIFIED_ARM_LOOK_BACK_DAYS	The number of days prior to the interest rate change date that the index rate used to calculate the loan's rate is obtained, as of the Modification Effective Date. Some loans will indicate this as "the first Tuesday of the month prior to the Next Interest Rate Change Date", and the data for these loans will need to be manually applied.	N/A	No special characters	Yes
MODIFIED_ARM_ROUNDING_TYPE	The rounding method used when calculating the loan's interest rate, as of the Modification Effective Date. NOTE: Acceptable values = U = rounds up; D = rounds down; N = rounds to the nearest value; Z = does not round		Text up to 1 character	Yes



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Column Name	Description	Decimal	Format Comment	Allowed on Supplemental File
MODIFIED_ARM_ROUNDING_FACTOR	The precision used when rounding the calculation of the loan's interest rate, as of the Modification Effective Date.	4 decimal places to the right	No special characters	Yes
MODIFIED_ARM_GROSS_MARGIN	The margin (fixed percentage that is added to the index on each interest rate change date) as of the Modification Effective Date.	4 decimal places to the right		Yes
MODIFIED_ARM_NEGATIVE_AMORTIZATION_INDICATOR	Indicates whether or not a negative amortization feature is part of the loan as of the Modification Effective Date. NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".		Text up to 1 character	Yes
MODIFIED_ARM_NEGATIVE_AMORTIZATION_CAP	The maximum percentage of negative amortization allowed on the loan as of the Modification Effective Date.	4 decimal places to the right		Yes
MODIFIED_ARM_PAYMENT_TEASER_PERIOD	The duration in months that the teaser payment is in effect, as of the Modification Effective Date.	N/A	No special characters	Yes
MODIFIED_ARM_INITIAL_MAXIMUM_RATE	Amount by which the interest rate may adjust upward on the first interest rate adjustment date (after modification).	4 decimal places to the right		Yes
MODIFIED_ARM_INITIAL_MINIMUM_RATE	Amount by which the interest rate may adjust downward on the first interest rate adjustment date (after modification).	4 decimal places to the right		Yes
MODIFIED_ARM_LIFETIME_MAXIMUM_RATE	Provide the maximum rate of interest that may be applied to an adjustable rate loan over the course of the loan's life (after modification).	4 decimal places to the right		Yes
MODIFIED_ARM_LIFETIME_MINIMUM_RATE	Provide the minimum rate of interest that may be applied to an adjustable rate loan over the course of the loan's life (after modification).	4 decimal places to the right		Yes
MODIFIED_ARM_INDEX_TYPE	The description of the type of index used to calculate the loan's rate, as of the Modification Effective Date.		Text up to 255 characters	Yes
MODIFIED_ARM_PAYMENT_CHANGE_CAP	The percentage value by which a payment may increase or decrease in one period (after modification).	4 decimal places to the right		Yes
MODIFIED_PAY_OPTION_ARM_INDICATOR	Indicates if the loan is a Pay Option ARM loan. NOTE: Y or N must be populated for any loan with a Modification Effective Date. If no value (Null value) is provided for this field it will be treated as an "N".		Text up to 1 character	Yes
MODIFIED_ARM_SUBSEQUENT_INTEREST_RATE_PERIOD_CAP	Subsequent interest rate increase. Provide the maximum percentage by which the interest rate may increase at each rate adjustment date after the initial adjustment.	4 decimal places to the right		Yes



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Column Name	Description	Decimal	Format Comment	Allowed on Supplemental File
NON_INTEREST_BEARING_PRINCIPAL_DEFERRED_AMOUNT	The total amount of principal deferred by the modification, excluding PRA or like kind forbearance amounts. Deferred amounts are not subject to interest bearing accrual. This field is preferred to be reported as part of the monthly remittance file, but must be reported in the supplemental file with the other modification data elements if not reported on the monthly remittance file.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
NON_INT_BEARING_DEFERRED_INT_AND_FEES_AMT	The amount of delinquent interest and fees that is deferred per a loan modification agreement and not capitalized or forgiven.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
ADMIN_FEES_ASSOC_WTH_PARTICIPTING_IN_PROGRAM	For HAMP Only. Fees incurred by the Servicer while administering this program, as allowed by governing document provisions.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
PRINCIPAL_REDUCTION_ALTERNATIVE_FORBEARANCE_AMOUNT	For HAMP: From Supplemental Directive 10-05, page 4: PRA is a deferred principal reduction program that allows a borrower to earn principal reduction over a three-year period by successfully making payments in accordance with the modified loan terms. If the loan is modified pursuant to PRA, the principal reduction amount should be initially treated as non-interest bearing principal forbearance (PRA Forbearance Amount). The PRA Forbearance Amount is separate and exclusive of any other forbearance that may be offered in conjunction with a HAMP modification. For Non-HAMP: any programs that follow the same or similar concept as HAMP PRA.	2 decimal places to the right	No commas(,) or dollar signs (\$)	Yes
MODIFICATION_PROGRAM_TYPE	This will distinguish HAMP modifications from other non-HAMP modifications NOTE: Acceptable values = HAMP; FHA-HAMP;FDIC		Text up to 10 characters	Yes
LOAN_PARTICIPATION_END_DATE	The date upon which the last P&I payment is due during the 60-month participation of the U. S. Treasury and FNMA in the loan modification. For example, if the trial modification occurs April, May, and June of 2009 then the first P&I payment of the 60-month participation begins with the July 2009 P&I payment. The last P&I payment of the 60-month program participation ends June 2014. Enter in the last payment date of the 60-month participation period.		mm/dd/yyyy	Yes

Additional reporting instructions:



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Loan Modification Cancellation/ Reversal	When a Servicer cancels a loan modification previously reported, it must report a new loan modification record with all applicable data based upon pre-modified terms. The Service may not only report the changed elements.
Curtailments And Ending Non- Interest Bearing Deferred Principal Balance And Non-Interest Bearing Deferred Paid In Full Amount	When principal, in excess of the borrower's scheduled payment, is received and intended as a curtailment towards any outstanding principal forbearance, the Servicer must report the amount in the following manner to ensure the proper application of funds: If all or a portion of the curtailment amount is to be applied to the outstanding Non-Interest Bearing Deferred Principal Balance, the applicable amount must be reported in (i) the Non-Interest Bearing Deferred Principal Curtailment Amount field or (ii) if, as a result of the curtailment, the principal forbearance will be paid down to zero, the Non-Interest Bearing Deferred Paid in Full Amount field. Further, the Ending Non-Interest Bearing Deferred Principal Balance should reflect the outstanding balance per what is being applied.
Curtailments And Principal Forbearance Loss/(Recovery)	If the LOSS method was established at the time of modification and a curtailment, to be applied to the outstanding Non-Interest Bearing Deferred Principal Balance, is reported in any month after the modification, then the amount reported in the Non-Interest Bearing Deferred Principal Curtailment Amount field must also be reported, as a recovery, in the Principal Forbearance Loss / (Recovery) field.
Reporting Of MI Premiums	This is only applicable for MI Premiums paid by the Servicer per the deal documents. The MI Premium due based upon the total debt owed by the borrower per the loan modification agreement and the Premium Rate, adjusted monthly.
Incentive Payments	More information on the calculation, origin, and details (payer, payee, etc) of incentive payments can be found in the most recent version of the HAMP handbook as well as the HAMP Compensation Matrix.



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Exhibit 2: Monthly Summary Report by Single Investor (continued)

Section 2. Delinquency Report - Optional Data for Loan Accounting							
Installments Delinquent							
Total No.	Total No.				In	Real Estate	Total Dollar
of	of	30-	60-	90 or more	Foreclosure	Owned	Amount of
Loans	Delinquencies	Days	Days	Days	(Optional)	(Optional)	Delinquencies
0	0	0	0	0	0	0	\$0.00

Section 3. REG AB Summary Reporting - REPORT ALL APPLICABLE FIELDS		
REG AB FIELDS	LOAN COUNT	BALANCE
PREPAYMENT PENALTY AMT	0	\$0.00
PREPAYMENT PENALTY AMT WAIVED	0	\$0.00
DELINQUENCY P&I AMOUNT	0	\$0.00

Exhibit 3: Supplemental Mid-Month Prepayment Period Reporting File Fields

If provided, the following fields are required and in the order listed:

- LOAN_NBR*
- SERVICER_LOAN_NBR*
- PIF_AMT
- PIF_DATE
- ACTL_END_PRIN_BAL
- SCHED_END_PRIN_BAL
- SERV_CURT_AMT_1
- SERV_CURT_DATE_1
- PREPAY_PENALTY_AMT*
- PREPAY_PENALTY_WAIVED*
- PREPAY_PENALTY_SERVICER_PAID*
- PREPAY_PENALTY_BORROWER_PAID
- BREACH_FLAG*
- ACTION_CODE*
- ACTUAL_ENDING_BALANCE_TOTAL_DEBT_OWED
- SCHEDULED_ENDING_BALANCE_TOTAL_DEBT_OWED
- ENDING_NON_INTEREST_BEARING_DEFERRED_PRINCIPAL_BAL
- ENDING_PRINCIPAL_REDUCTION_ALT_FORBEARANCE_BAL
- NON_INTEREST_BEARING_DEFERRED_PRINCIPAL_CURT_AMT
- NON_INTEREST_BEARING_DEFERRED_PAID_IN_FULL_AMOUNT
- PRINCIPAL_REDUCT_ALT_FORBEARANCE_PAID_IN_FULL_AMT
- LIQUIDATION_PROGRAM_TYPE

Exhibit 4: Supplemental Modification Reporting File Fields

If provided, the following fields are required and in the order listed:

- LOAN_NBR*
- SERVICER_LOAN_NBR*
- MODIFICATION_EFFECTIVE_DATE*
- CAPITALIZED_AMOUNT
- TOTAL_SERVICING_ADVANCES
- SERVICING_FEE_ADVANCES
- ESCROW_ADVANCES
- INTEREST_ADVANCES
- MODIFIED_BEGINNING_BALANCE
- MODIFIED_INTEREST_RATE
- MODIFIED_P&I_AMOUNT
- MODIFIED_BALLOON_AMOUNT
- MODIFIED_BALLOON_DATE
- MODIFIED_MATURITY_DATE
- PRINCIPAL_FORGIVENESS
- INTEREST_FORGIVENESS
- EXPENSE_FORGIVENESS
- ARM_TO_FIXED_CONVERSION
- FIXED_TO_ARM_CONVERSION
- IO_TO_FULLY_AMORTIZED_CONVERSION
- FULLY_AMORTIZED_TO_IO_CONVERSION
- TEMPORARY_MODIFICATION
- GRADUATED_RATE_OR_PAYMENT_MODIFICATION
- MODIFIED_NEXT_PAYMENT_ADJUST_DATE
- MODIFIED_NEXT_INTEREST_RATE_ADJUST_DATE
- MODIFIED_ARM_PARAMETERS(S)
- BORROWER_SEGMENTATION_CODE
- APPROVAL_FROM_OUTSIDE_PARTY
- NON_INT_BEARING_DEFERRED_INT_AND_FEES_AMT
- NON_INTEREST_BEARING_PRINCIPAL_DEFERRED_AMOUNT
- PRINCIPAL_REDUCTION_ALTERNATIVE_FORBEARANCE_AMOUNT
- MODIFICATION_PROGRAM_TYPE
- BACK_END_DTI
- FRONT_END_DTI
- INCOME_VERIFICATION
- ADMIN_FEES_ASSOC_WITH_PARTICIPATING_IN_PROGRAM
- LOAN_PARTICIPATION_END_DATE
- MODIFIED_INTEREST_ONLY_LAST_PAYMENT_DATE

Exhibit 4: Supplemental Modification Reporting File Fields (continued)

- MODIFIED_ARM_INTEREST_RATE_TEASER_PERIOD
- MODIFIED_ARM_PAYMENT_TEASER_PERIOD
- MODIFIED_ARM_INITIAL_MAXIMUM_RATE
- MODIFIED_ARM_INITIAL_MINIMUM_RATE
- MODIFIED_ARM_SUBSEQUENT_INTEREST_RATE_PERIOD_CAP
- MODIFIED_ARM_LIFETIME_MAXIMUM_RATE
- MODIFIED_ARM_LIFETIME_MINIMUM_RATE
- MODIFIED_ARM_INTEREST_RATE_ADJUST_FREQUENCY
- MODIFIED_ARM_PAYMENT_ADJUST_FREQUENCY
- MODIFIED_ARM_PAYMENT_RECAST_FREQUENCY
- MODIFIED_ARM_NEXT_PAYMENT_RECAST_DATE
- MODIFIED_ARM_INDEX_TYPE
- MODIFIED_ARM_LOOK_BACK_DAYS
- MODIFIED_ARM_ROUNDING_TYPE
- MODIFIED_ARM_ROUNDING_FACTOR
- MODIFIED_ARM_GROSS_MARGIN
- MODIFIED_ARM_PAYMENT_CHANGE_CAP
- MODIFIED_ARM_NEGATIVE_AMORTIZATION_INDICATOR
- MODIFIED_ARM_NEGATIVE_AMORTIZATION_CAP
- MODIFIED_PAY_OPTION_ARM_INDICATOR
- MODIFICATION_GRADUATED_DATE_1
- MODIFICATION_GRADUATED_RATE_1
- MODIFICATION_GRADUATED_PAYMENT_1
- MODIFICATION_GRADUATED_DATE_2
- MODIFICATION_GRADUATED_RATE_2
- MODIFICATION_GRADUATED_PAYMENT_2
- MODIFICATION_GRADUATED_DATE_3
- MODIFICATION_GRADUATED_RATE_3
- MODIFICATION_GRADUATED_PAYMENT_3
- MODIFICATION_GRADUATED_DATE_4
- MODIFICATION_GRADUATED_RATE_4
- MODIFICATION_GRADUATED_PAYMENT_4
- MODIFICATION_GRADUATED_DATE_5
- MODIFICATION_GRADUATED_RATE_5
- MODIFICATION_GRADUATED_PAYMENT_5
- MODIFICATION_GRADUATED_RATE_6
- MODIFICATION_GRADUATED_DATE_6
- MODIFICATION_GRADUATED_PAYMENT_6



Exhibit 5: Acceptable Action Codes

Action Code	Description
0	No Action
12	Relief Provision
15	Bankruptcy
20	Loss Mitigation
30	Decision for Foreclosure
60	Loan Paid in Full
65	Repurchase
70	REO
71	3 rd Party Foreclosure
72	Foreclosure with Claim